G. R. S. IX-5]

Previous references. 1898 – 99.

191 .

(Bank)

File No. 1079

Serial Nos. 1–24

Later references.

GENERAL AND REVENUE SECRETARIAT.

Serial Nos. 1 – 24.

Major ~~Part~~ B for Feb. 1904

SUBJECT.

Administration Reports on the working of the Agricultural Banks, for the year 1897-98 to 1901-902.

Indexed

W D 88—GPB—50,000—21-7-16

MYSORE ... PRESS
2123
-1 MAR. ...
GOVERNMENT OF MYSORE

Draft for approval

Read (3) —

Report on the working of the Agl. Banks in the Mysore State upto the end of Meenayan 1897/1906 submitted by the Registrar of Agricultural Banks vide his letter No: 242/50 dt 31st January 1907.

(Report to be printed in extenso)

Forwarded with reference to 8 Stores of Financial Progress (Magnum Report) for Bepd. Printing B.O.

1/3/07

Ordered thus:-

'On the Co-operative principles briefly explained in the report two banks in the Seringapatam Taluk were first constituted

-tuted in 1894/95.
Dis was followed
by the opening in
other places of 6 banks
in 1895/96, 18 in 1896/97,
+ 36 in 1897/98, - So
that at the end of the
4 years under report
there were altogether
62 banks with an
aggregate loan-
sanctioned by Govern-
-ment of 14,67,500
rupees of which
rupees, 11,99,418 had
been actually uti-
-lized. The subjoined
statement shows
the number of banks
in each district
together with the
amount

amount of Government loan, sanctioned in their favour and that actually drawn by them.

2. With a view to encourage coffee industry, the banks at Sakleshpur & Hirekunagalur started in 1896/97 were specially dealt with. Between these two banks, a loan of nearly Rs 5,80,000/- was utilized.

3. There were 2310 members of the rural Society obtained from them

for the amount
lent by Government
amounted to
Rs 4,46,929 which
is a little more than
3 times the amount
of loan sanctioned.

4. The value of security
taken at the time of
the Commencement
of the banks applied
to have gone down
at the end of the year
1897/98 in the Case
of the undermentioned
banks:—

Banks.	From	To
(1) Hulkunte	23,624	11,459
(2) Haniyur	13,500	10,500
(3) Soolkunte	10,790	9,180
(4) Cheekanalunkalli	42785 —	41,510
(5) Hirepenakalli	18,300	17,180

(6) Surat	30,000	24,013
(7) Hansmukh Shah Chand	10,695	9,764
(8) Ahmedabad	22,995	21,335
(9) Kalol	6,186	5381.

The Deputy Commissioner the Inspector of Agricultural Banks will, it is hoped, adopt such suitable measures for enhancing the value of Security for the Government Money advanced. The lands should be inspected by a responsible officer of Government & additional Security taken, if necessary.

5. Sakleshpur and Chickmagalur being

being excepted, the
Security values
of the remaining 60
banks is reported
to have risen from
Rs 17,54,825/- to Rs
22,35,526/-. Such
the valuation having
been made by the
Directors of the banks
and each by a res-
ponsible officer
of Govt, is much
be admitted subject
to verification. The
Lordships will be
requested to satis-
fy themselves on
this point & submit
a report further
report for the
information of

of Ayr.

6. It is resolved that the Committee of Parliamentary Enquiry will decide by the instructions given them in the matter of placing themselves upon an independent footing within a reasonable time. In this connection it is gratifying to note that about 22 banks have endeavoured to push by something already formed reserve fund which amounts to the small extent of £0 7838/- but that no less than 20 banks have

Second despatch
according to No 9139
from their owners and from
others. On the other
hand, the banks
named below have
been working at a
loss. They should be
better advised to [illegible]

Salutary warning shortly.

Talaki — Banks

(1) Talkunte
(2) Seringapatam
(3) Kaggala
(4) Gulbarga
(5) Kuikunaikanahalli
(6) Somalapura

7. The outdoor work
done by the Inspector
is satisfactory. He
should endeavour
to inspect every bank
at least once a year

the Auditors each
of the Banks each twice a
year. The Governor
& Dir. Principal Officer also
should inspect
the Banks occasionally
during their
from unnecessarily
to be so. The
employed

8. The Thyagarajanagar,
Hariyur & Chandya
Banks should de-
-serve early
attention.

9. After deducting
the Cost of Government
Establishment
employed for the
supervision of the
Banks from the
aggregate amount
of interest payable
thereon or thereafter
advanced, the average
rate

rate of interest
realized by the Govt
is reported to be
2·65 %. But taking
into consideration
the undrawn balances
and the fresh loans
since granted, it
is hoped that the average
rate of interest
derived by Govt
will in the near
future be nearly
3 1/4 % or a little
more than the Govt
Savings Bank
rate of interest

Print
28/2/99 1/3/99 Secretary

2. Mr Secretary of Agl Branches in Mysore
Mr Secretary of Dev Dts

Serial No.	Districts	1894-95		1895-96		1896-97		1897-98	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Baroda	"	"	1	50,000	3	35,000	8	139,000
2	Kalan	"	"	"	"	2	35,000	2	18,000
3	Jambusar	"	"	2	30,000	5	32,000	4	37,500
4	Miyagam	2	49000	"	"	3	56000	4	82,000
5	Nasvadi	"	"	"	"	1	4,00,000	"	"
6	Kadana	"	"	"	"	2	325000	1	20,000
7	Dhabhoi	"	"	3	17,000	2	20,000	13	83,000
8	Chotaudepur	"	"	"	"	"	"	4	39,000
	Total	2	49,000	6	97,000	18	903,000	36	418,500

3 25 3 5 3 5 3 5 3 5

Total Amount	Amount of advance actually drawn from the Treasury	Remarks
2,224,000	1,97,735 8 u	
53,000	50,544 8 u	
99,500	88,050 00	
187,000	137,347 08	
4,00,000	3,46,005 8 u	
345,000	2,70,233 12 4	
120,000	100,852 00	
39,000	15,650 00	
14,67,500	11,99,418 5 u	

Secretary

(7)

Journal of Proceedings

Bangalore 28th June 1899

Resolved as follows:-

× × × × ×

5. That the following Reports with Reviews thereon be passed and issued:-

× × × ×

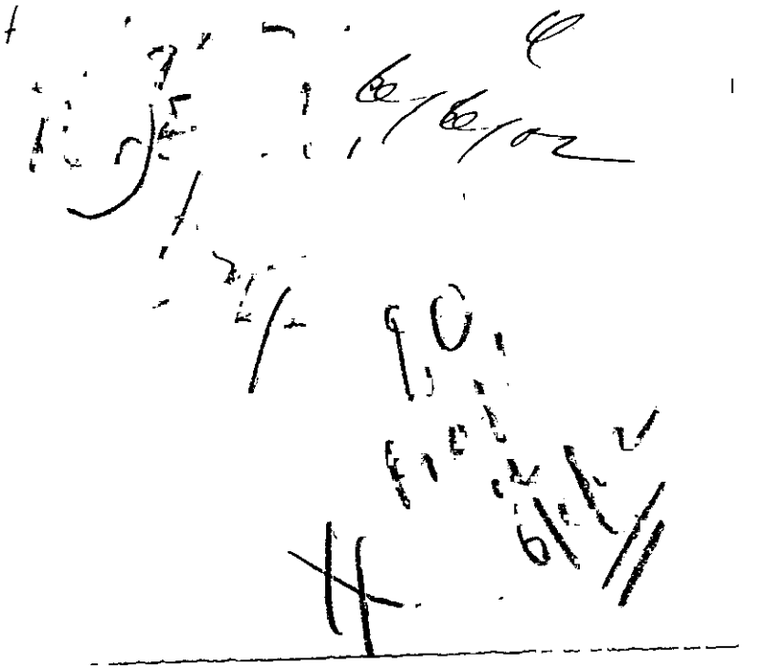
'57. Report on the working of Agricultural Banks in Mysore up to the end of the year 1897-98.

To. The Revenue Branch for Draft.

3-7-99.

(5)

of the manual formulation
the Report should be
typed ~~by~~ & published
before the end of this
month. So the manual
after revised. I have
certain general
remarks to do -



Draft D.O.

Dear Mr. Ramaswami Iyengar,

In reply to your D.O. of the 7th Instant, stating that statistics upon which the Report on Agl. Banks for 1900-01 has to be drawn up, have not been received in respect of 38 out of 61 Banks, Will you please ~~you are directed to request to~~ send a statement showing which of the Districts are in arrears and to what extent, as early as possible, in view to enforce prompt compliance on the part of all concerned.

Yours sincerely,

13/6/02

Ref

Your explⁿ about the delay in furnishing the Reports on Agl. Banks for the Past Year.

Will you kindly send me at once a statement &c

Letter No: 8 dt the
16th. instant from
the Inspector of
Agricultural Branches
suggesting that
instead of issuing
an incomplete
Report for 1900-01,
an early issue
of the Report for
1901-2 with the
returns collected
for the year 1900-1
may not be
ordered.

-

Letter No: 27 dated
23 inst from
the same Officer
forwards the Annual
Report for 1900-01

This Report
is incomplete
as advised
by

The Inspector -

The point
being that it should
be reviewed &
revised - If
this is applied
a draft review
will be submitted -

Yours truly
~~The Secretary~~
for Orders
VL
26/7/02

The 2nd Councillor.

I do not know
what would be the
best course. Both
alternatives (incomplete
report or no report)
are unsatisfactory.

Rd
6-7-02.

HW
26/7

e.g. urgent
XX

Let us have a clear
order governing
the report - & let
us see the report
& the order thereon
as soon as
possible - This
is a petty case has been
so much delay -

HW 28/7
28/7/02
28/7/02

Submit Hcit
~~the Secretary~~
with a draft
review
M
2/8/02

R
The 2nd Cr
Councillor.

5/8

11/8/02

5-8-02

Returned for submission
direct to the Secretary.

13/8/02

To the Dewan (through
the 1st Councillor)

15/8

R: 15/8/02

To the Dewan

357

5595 dt 20.8.02

17/8/1902

20/8

Circulate
Council
30.8.VIII.02

17/9

Council Matter.

(For disposal by circulation)

Subject.

(15)

Report on the working of the Agricultural Banks in the State for the year 1900-1901.

Circulated to Councillors for opinion.

By Order.
H. Nanjundayya
1st Sept. 1902. Secretary.

(1) V. S. Madhava Rao Esqr. C.I.E.
R° 2/9/02 First Councillor.

(2) C. Sreenivasiengar Esqr.
Second Councillor.

Opinions of the Dewan and Councillors.

The Report may be passed, and the Review with the report published.

Concd.

27 IX 82

Office of the Dewan of Mysore.

(File No. (if any)

Directions.

No., date and purport of receipts to be entered in red, and office note in black ink in order of dates.—To be written only on one side, and inside the line of margin.

Office Note.

Branch Report on Agricultural Banks for 1901-2.

Subject

A brief review of the subject for approval.

The matter should be kept in abeyance for more definite settlement. Perhaps the formation of a small Committee may be useful.)

H
1/9/3

Council

19/9/1903

To the 1st. Councillor.

18 SEP 1903

Submitted to the Dewan through the 1st Councillor

173

Circulate

H
22/9

Note is seen

1/10/03

Read:-

The accompanying report on the working of the Agricultural Banks in the State for the year 1901-02, received from Mr. B. Ramaswami Ayyangar, Senior Assistant Commissioner, formerly Inspector of Agricultural Banks.

Order No.

Govt. regret to observe that this report for 1901-02 should not have been submitted till after the close of 1902-03, owing mainly to the failure of the District officers to arrange to send up

the required statistics in time. The office of the Inspector of Agricultural Banks has since been abolished, and so the Deputy Commissioners will hereafter submit all the usual statements and reports on this subject direct to Govt.

2. As in the previous year there were working at the close of 1901-02, 61 banks, with 2830 members owning immovable property valued approximately at Rs 39,61,145 (lands) and Rs 3,96,858 (houses).

3. The transactions carried on by the banks during the year under report amounted to Rs 1,93,113 against Rs 2,69,467

out of 64 registered the element ber [illegible] was incorporated on the 6th and the subject, the one at close register, which was incorporated on the 12th

under Receipts and
Rs 1,95,218 against Rs 2,59,867
under Expenditure, the
excess expenditure of
Rs 2,105 having been met
from the opening balance
which was reduced
from Rs 12,653 to Rs 10,548.

The decline of business
was due to want of
punctuality in repayment
of loans by members.

4. Out of a total demand
of Rs 8,94,419 under loans
recoverable only a sum
of Rs 1,04,961 was collected,
leaving a heavy balance
of Rs 7,89,458. Towards
interest recoverable amounting
to Rs 1,20,199 only a sum
of Rs 39,636 was collected,
the balance outstanding

The report that there has been already a steady decline of in the business transacted by these banks, generally due to their failure to enforce punctuality in the repayment of debts and to attract deposits.

does not appear to be in
a satisfactory condition
But the institutions have
been mainly treated as
auxiliary to Govt in
advancing loans to said
agriculturists from State
Funds. It is no wonder, that
after these advances have
been paid up to the members
in loans, there should
remain little business
of the nature of banking;
and that the institutions
should mainly exist as
collecting agencies. Except
the two Coffee banks, the others
are in a fairly satisfactory
condition, so far as solvency
is concerned. The failure
to enforce punctual repayment
seems to be one more to the
fact of time of repayment
to Govt being left unsettled

originally, and now that definite orders have been passed, Govt expect that there will be an improvement in this respect. Pending the consideration of the proper relations that should subsist between Govt and these banks, and of the conditions under which Govt should render them assistance, the giving of advances to new banks has been suspended for some time.)

Secretary.

N
18/9/03

Mysore Govt Gen'l Rev: Secretariat

~~Office of the Dewan of Mysore.~~

File No. (if any).

Directions.

No., date and purport of receipts to be entered in red, and office note in black ink in order of dates.—To be written only on one side, and inside the line of margin.

Office Note.

Branch Revenue.

Subject Compilation of Statistics for the Report on the working of Agricultural Banks in Mysore for 1902—03.

Order of Govt No R 2538-66 dated 10th December 1901 on the subject is—

× × ×

"The first inspection will be begun soon after
"the close of the official year and completed
"before 31st August, the inspection reports
"being submitted to Govt thro' the Dpty
"Commissioner. During this inspection
"statistics for the annual report
"will also be collected by the inspecting
"Officer. The accompanying forms to
"be filled in are laid down for this purpose. These
"will be filled in after careful enquiry
"and forwarded direct to the Inspector of
"Agricultural Banks who will draw
"up and submit the report to Govt
"by the end of September in the year follg
"that to which the report relates."

The Inspector of Agricultural Banks has submitted

the report for 1901–02. The Office of Inspector of Agricultural Banks having been abolished from 1st July 1903 in accordance with Govt Order No 7F2244-6 dated 19th June 1903, the Statistics in the form prescribed are being sent to the Secretariat. Two sets of Statistics are received till now, one from the French Rocks Agricultural Bank and the other from the Chamarajapet Bank. Instructions are solicited as to ~~whether the statistics are to be compiled there or sent to the Administration Branch. The statistics were being compiled by the place of the accountant in the office of Inspector of Agricultural Banks.~~

Ruled Rk. 27/10.

when the statistics should be compiled & the report drawn up. This is entirely a new work and it is not possible to accurately understand it in the present state of the Dept. The Finance Dept has not been formed & the clerks of the late Agl Banks Inspr's Office

are temporarily doing
work here. The 4th
Clerk, Ramas Murugesa
has been working under
Mr B. Ramanathan

Submitted for orders -

27/10/03

As this is mere Collection of
Statistics, I would suggest
that it may be referred
to the Director of Statistics

30/10/03

he Decr
through the C.S.
Colombo

may be done

31 OCT 1903

31/10/03

1/11/1903

13731
2.11.03 Orders accordingly. Have no objection

3.XI.03

Mysore Govt. Gen. & Rev. Secretariat,
Revenue Branch.

File No. (if any) and its date—

Office Draft.

Progs. of the Govt. of H. H. the Maharaja of Mysore.

Read:

Read G.O. No. R-2558-66 of 16th December 1901, laying orders re the collection and compilation of statistics relating to, and the inspection of, Agricultural Banks in Mysore-

G.O. No. F. 2244-6 of 19th June 1903 directing the abolition of the office of the Inspector of Agricultural Banks.

Order:

Order:-

The office of the Inspector of Agricultural Banks having been abolished, the Dy. Commissioners are requested to submit ~~the~~ hereafter the statistics for the report on the working of the Agricultural Banks ordered to be collected by the Inspecting Officers during their first inspection to the Agl. Director of Statistics in Mysore before the end of August following the year to which

Agricultural & Cooperative Statistics in

Agl. Statistics Circular 4/11

Govt. request to note that the
Director has closed the Statistics for
1902-03 have been received
only from a few
of the Banks,
~~viz. those at Lucknow, Jaipur~~
~~and Kanpur Banks~~. The Dy. Govts
are requested to submit the Statistics
of other Banks to the Director of
Statistics without further delay.

3 Nov 1903

Agl & Com

The Director of Statistics in Mysore,
with the Statistics of the Agra Bank
at Cawnpore & Fatehgarh

Dy. Commissioners
of Districts

Agl & Com Statistics
is requested to
collect the Statistics
as soon as possible,
submit timely reminders
to the Dy Comrs, and
submit the annual
report on the working
of the Agl Banks
for the orders of
Govt. The report
for the year 1902-03
should be expedited.

No 91
5

(For disposal by circulation)

Matter for Council Meeting.

Subject.

Report on the Working of the Agricultural Banks for the year 1901-02, with draft review thereon

To the Dewan.
Re-circulate as copies circulated on 12/12/03
14297/19.12.03

Recirculated to Councillors with a revised draft review.

By Order
A Narasimha Ayyar
for Secretary

12th Dec 1903

14 DEC 1903
Camp Chitkhallapu.
C 156
Rl 18-12-03

Circulated to Councillors.

By Order,
H. Manjunadayya
Secretary.

22/9/1903

Name.	Remarks by the Councillor.
V. P. Madhava Rao, Esq., C.I.E., First Councillor.	Seen by the Councillor
Sent on —	
Received on —	
C. Sreenivasiengar, Esq., Second Councillor.	C. 23/9/03
Sent on 22/9/03.	
Received on 23-9-03. 11 a.m. Camp Mysore	
C 109	

MGCPB—360—28-11-02.

13157/24.9.03
13743/2.11.03
23/9/03

05038
Mail circulation
Please circulate
23/9/03

Resubmitted to the Councillors for favour of recording opinion as this has been ordered to be disposed of by circulation

29 OCT 1903
night

H
29/10/03

No remarks
30/10/1903

I have no other remarks to make than that this is a belated report and that the review suggested by the Secretariat is at least misleading - I would not say the publication of the Report.

C Gleeson-Swinga
1/11/03

Submitted again to the Dewan

H
2/11/3

I do not see under what circumstances a draft approved by two Councillors can be withdrawn - I have no remarks to make beyond saying that I do not understand the procedure adopted

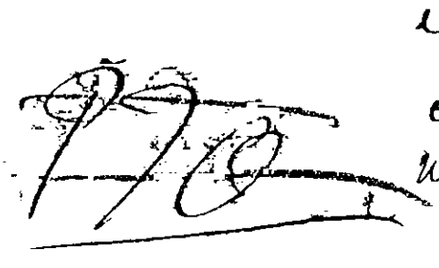
16/12/1903
Camp Devanhalli

The revised draft is an improvement upon the first one & I agree with the decision it has been prepared under the orders of the Dewan -

C Gleeson-Swinga
19-12-03

Tab 3

File relating to the appointment of Mr Anandarao as Director of Statistics was taken by the Council Branch and is now with Mr Anandarao. From the enquiries it is learnt that there are no definite orders as regards the referring of papers to the Director of Statistics from the Secretariat Branches. Separate registers of "From & To" have been maintained in that Branch and certain work is being done independent of other branches.



Mon 18/11 submitted to the

Secretary —

Has the Director of Agl & Min Statistics has an independent Staff & keeps up Correspondence separately & not through the Rev Dept: always, is borne out by the two instances put up for reference

Correspondence through this Office means additional work here — not to say any thing about delay.

The draft may be there for perusal —

H
19/11/03

Please show this to the Director & let me know which course he considers best

H

Submitted 23/11/03 Director of Agl & Min Statistics 23/11/03

No is had to pick — A number & a letter or note is only a brief way of describing it — "From" & "To" Registers are only parts of chapter. The 7 or 8 Registers kept by my clerks in the Statistical Dept are far from exhaustive lists of all papers which have been or emanate from me — Indeed there has been much more work done than will be found recorded in these rather perfunctorily kept books.

25/XII

920

V.I.C

The above Office Note is conceived on wrong lines -

2 The Director of Agricultural Statistics has been working as a part of the Secretariat - All directions, and practically all correspondence in respect of Statistics are received through the Secretariat -

3 Agricultural Statistics are being Checked, compiled, and passed through the Press with the help of three Officials from the Secretariat assigned for the purpose who Constitute a sort of personal staff for helping in dealing

dealing with the intellectual part of work —

4 Agricultural Banks are not Ag.l Societies. There was at one time a proposal to tack on Ag.l Banks to the Director of Societies — It was dropped for reasons which it is unnecessary to mention here —

5. I am advised to think that Direct Reports relating to Ag.l Banks should be dealt with by the Am.t Report branch of the Registration of Companies —

6. As my office establishment — as at present constituted,

As to

it is not possible to deal
with statistical and
novel subjects here -
As matters stand.
There is much to
do in the way of
improving Agricultural
statistics and of
putting into shape
what have already
been received - And
then will engross my
attention as soon
as Census work is
out of the way -
Under these circs
I would beg that
the proposed short
order may not be
adopted -

25 NOV 03.

The Secretary

The work may be carried on
through the Secretariat; but I shall
feel obliged if the Director

Office of the Dewan of Mysore.

File No. (if any)

Directions.

No., date and purport of receipts to be entered in red, and office note in black ink in order of dates.—To be written only on one side, and inside the line of margin.

Office Note.

Branch

Would kindly note whether he would supervise it as a branch of statistical work which it really seems to be in substance. If further orders are then required, I shall submit this file again to the Dewan.

27/11/3

Subject

Ellen -

I am entirely in the Dewan's hands - Harvey put finished with the Connect file referred to at the top of this memorandum I send it also in another cover -

8 Dec 03

Submitted to the Dewan for further orders.

8/12/3

14585
8.12.03

06014 What is the objection to have this work done in the Secretariat - they - If it is all the question of a clerk or two it must be solved by such ~~establishment~~ being entertained temporarily with the Office establishment is revised - Ellen 9.XII.03

I think it may continue to be done here & my suggestion was based on considerations of principle. I thought the Director could devote more time than the Secretary could, but he apparently thinks otherwise.

The Asstt Secy (Revt) will keep if he wants any addl clerks for this purpose.

11/12/43

Under present circs, it is not possible to get through the extra work in volved without additional clerks.

The work under notice consisted the bulk of the work that used to be done in the Offi of Milch Inspector of Agricultural Banks - One Mlli clerk what extr. has been taken away by the Revenue Dept, & there remain 3 more hands - viz, (1) B. Krishnaiyar, (2) Rama - Iyengar & (3) Rama Chetty. Nos 1 & 3 are working in the

Rev & Finance Sections.

I do not know where no (2), Ramaswamayya, is. He was detailed for work under Mr Rama Mani Iyengar in connection with Mr Fernandes' case. That case appears to have been finished. This Clerk appears to be well conversant with the work connected with the Agricultural Banks. It is useful to have such hands & therefore he may be ordered to join the Finance Branch at once. B. Krishnaiyar who is now temporarily attached to this Dept may be permanently attached to this Finance Dept. where he is doing work. With three Clerks for the present, the work in connection with the Agl Banks may be transferred to the Finance Dept.

Inquire. Hy

The question of forming
the Finance Dept by
giving sufficient hands
remains as before -
the work in this section
is becoming more &
more heavy. Almost
everything connected
with Rs: Cs: &c is
being transferred to
this Dept as financial

six more hands
may be allowed to
be temporarily employed
for the Rev & Finance
Depts till the Revision
is completed -

Already submitted separately.

Submitted to the Secretary
Devogn.
11/12/03

The Secretary

11/12/03

14661
11.12.03

11/12/03

06084

Nic VS Krishnayya is
recommended because he
is familiar with the work
utilized - For the
other clerks we mention
if necessary

14/12

12.XII.03

Please furnish the information as regards savings called for by the Person

To P.H.A. Bryant 15/12/03

The accompanying Statement shews that there is a monthly saving of Rs 620/- in the Establishment of the Revenue & General Secretariat.

Vacancies Nos 2, 4 & 5 cannot be filled up & in connection with vacancy No 3 one of the Clerks on Rs 150/- has been recommended & if even this is sanctioned, there will be a monthly saving of Rs 450/-

19/12/03 19/12/03

Submitted to the Dewan

19/12/3

The Secretary

Please advise as to the vacancies & connected charges which will be charged against Special Reserve — April Session — Duty Roll to be provided in the usual manner

23/1/04

Attended to in Red B. Book Separately.

23/1/04

Where is the Statement referred to?

23/1/04

Mr Lucas 26/1/04

21.1.04

791
9.+11.03

665/19

A

Submitted to His Highness.

The memo is somewhat on new lines pointing out the defects of each bank. It is deemed an improvement over the 1st draft by the IInd Counsellor. It came to me last 2 days I modified it - it was therefore again circulated with Counsellors. It may be approved.

20.XII.03

Record of Case submitted for the orders of His Highness the Maharaja.

2/12.01
129

Subject.

Report on the working of the Agricultural Banks for the year 1901 - '02, with draft review thereon.

143

Order.

Approved

~~KRW~~

29/12/03

Noted

30.XII.03

3/1/4

Facing Sheet for Cases included in the schedule appended to Notification No. 36 of the 8th August 1902.

Subject— Report on the working of the Agricultural Banks for 1901-02

	Date.	Initial of Officer himself or responsible Deputy.
Received in the Secretariat	1-9 03	
Submitted to Secretary	18·9·03	
Submitted by Secretary to ~~Dewan or~~ Councillor in charge	18·9·03	
Returned to Secretary	19·9·03	
Circulated by Secretary for Council ...	22·9·03	
~~Forwarded by 2 Councillor~~ 2nd		
Forwarded by 1st Councillor	30/10/03	
Forwarded by 2nd Councillor	2·11·1903	Bll.
Received in Secretariat	2·11·03	
Considered in Council	Disposal by circulation —	
Submitted to the Dewan	2·11·03 —	Forwarded by 1st Councillor 16/12/1903
Submitted to His Highness	21-12-03	
Orders passed by His Highness	29·12·03	Forwarded by the 2nd Councillor — Bll 19.12.03
Final Orders issued	9·1·03	
Circulated to Councillors	12·1·03.	Resubmitted to the Dewan 19-12-03
Passed on by the 1st Councillor		18/1/1904
Returned to Secretary by Councillor ...	17-1-04	18/1/4

12 JAN 1904
night
M83

Submitted

Being new to this office I did not know the exact number of copies to be sent. 8 copies have however been obtained in previous instances. Please see No 87 of 27-12-98 (8 No 8) in the file - there are no later references of similar nature in it. Hence the mistake, for which I beg to be excused.

J Ramaswamy

16/2/04 Mr. Shri Bhanu to the Post Master Exp. Sec. Gr. II

16/2

File No. R.7.22 & 98

Serial No.

SUS. REGR: No. 15

SHALL a ~~2nd~~ 1st Reminder issue to the Deputy Commr & Bangalore, ~~and Chitaldrug Districts~~ -

for a reply to this Office No. R.1904-12 dated ~~the~~ 9-1-05

R.7.22 98.

2nd reminder.

ak 18/8/05.

Subject.

Requesting them to consider the feasibility of introducing credit Registers in Agricultural Banks and to submit their recommendations to Govt.

Govt 29/7

Govt 29/7

V I

3rd reminder for the Bangalore Dt

ak R.S. 29/8

Govt 29/8

REMINDERS.

No.	Date.
1st rem (Bangalore Dt. - H. 774	6-8-04
1st rem (Chitaldrug Dt. - H. 777	6-8-04
2nd Rem. Bangalore - H. 1241	30-8-04
2nd Rem. Chitaldrug - H. 1240	30-8-04
1560 -	15-9-04
H. 1993	27-9-04
2339	14-10-04
2692	11-11-04
3183	22-11-04
4269	9-1-05
4652	26-1-05.

Shall a third reminder issue?

Govt 23/9/04

Govt 29/9

Shall a fourth reminder issue to the Deputy Commr Bangalore Dt.?

Govt 13/10

G. R. S. 72

13/10/04 13/10

Shall a fifth reminder issue?

Govt 2/11

T.S.

Sus. Regr: No. 15

File No.

Serial No.

Shall a Reminder issue to

for a reply to this Office No. , dated the

Subject.

Reminders.

No.	Date.	
?	?	? Vide overl
3495	8—12—04	
4269	9—1—05.	

Shall 6th reminder issue?
R 23/11/04
24/11

Shall 7th reminder issue?
ab
5/12
6/12

Shall an eighth reminder issue?
R 20/12/04.
Shall a ninth reminder issue & DC Bangalore?
7/1/05

Shale a 10th Reminder issue &
to the Bangalore
K.S.
24/1/05.

Section Agriculture
File No 1 & 24 98
Serial No

Office of the Inspector of Agricultural Banks in Mysore
Bangalore January 1

From

The Inspector of Agricultural Banks in Mysore.

To

The Secretary to the
Government of Mysore,
General and Revenue departments
Bangalore

Sir,

I beg to submit the Administration Report on the working of the Agricultural Banks established in the Province upto the end of the year 1897-98.

I have the honor to be,
Sir,
your most obedient Servant,

[illegible]
Inspector of Agricultural
Banks in Mysore

Spare copies of orders sanctioning advances to Agl: Banks at Hanuja + Tyamagondlu are put up.
H.H. 4/2

4699
H 869
1898-99

Gen. 30]

From The Inspector of Agri-
Cultural Banks in Mysore

2.

To

The Secretary to the Govt. of Mysore,
General and Revenue Depts.

Section
File No
Serial No

Dated 31st
Despatched 2 January 1899.
Received
General No. 242
No. 150
Enclosure No. 1 and Dd. 28th set 66 statements.

6 Interleaved

In reply to Lr. No. 1250

SUBJECT.

Submitting the Administrative Report on the working of the Agricultural Banks in the Province up to the end of the year 1897-98.

Sailed 7th
2.3.99.

Rec'd 23 99

References (to be entered only in the Dewan's Office).

Drft. sent.
24/2/99.
Thru

55/
Rec'd 13/2/99
Thru

Administration Report on the working of the Agricultural Banks established in the Province upto the end of the year 1897–98.

Constitution of Banks.

As this is the first administration Report, it is thought necessary to describe briefly the principles underlying the constitution of these Banks.

I Every Bank is to be an Association of Landholders established on strictly co-operative principles for the relief

relief of agricultural indebtedness
within a limited area.

II The funds required are to
be raised on their unlimited
credit and lent to the members
only according to the actual
requirements of each member
to the extent others have confidence
in him at moderate rates of
interest, so as to cover actual
expenses of management and
have a small margin to form
a "Reserve Fund".

III No person who does not hold
arable land within the local
limits or who does not live

within

in their behalf to be admitted as members of the Bank.

IV Any person wishing to become a member must obtain the unanimous consent of the members present at a General Meeting.

V The liability of the members shall be equal as between themselves and joint and several as regards all others. It shall not extend to the transactions carried on subsequent to the severance of their Connection with the Bank.

VI The members are to receive no profits nor any remuneration for their services in

Connection

connection with the Bank.

VII. No loan is to be made except for an approved pur-
-pose connected with some
agricultural operation which
by its profits would enable
the borrower to repay the
loan or for the redemption of
land from an existing mortgage
or for the liquidation of debts
whatsoever existing at the time
of the formation of the Bank or
at the time of the admission of
the borrower as a member of
the Bank.

The other minor details are em-
-bodied in the Articles of Association

framed

framed for the use of these Banks.

2. As it was not possible for Banks constituted on the lines indicated above to command credit in the open market at the outset, the Government have come forward to help these institutions with deposits of money at the low rate of interest of 4 per Cent per annum pro-tem. and also reduced the Stamp Duty and Registration fees.

Number of Banks established.

3. Under this Scheme, 2 Agricultural Banks were established in the year 1894-95, 6 in 1895-96, 15 in 1896-97 and 36

in 1897-98. There were this at the end of the last year 62 Banks working with loans from Government to the extent of Rs 14,67,500.

Applications for new Banks.

4. Twelve proposals for new Banks for Rs 1,47,600 were submitted after scrutiny to the Deputy Commissioners for submission to Government. Proposals for the establishment of 38 Banks are being examined in this Office, while applications for 47 more are pending enquiry in the Talukas.

The annexed table shows the number of Banks established

in each District with the amount of advance sanctioned for each upto end of 1877–78.

District	1874-95		1875-76		1876-77		1877-78		Total	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Bangalore	-	-	1	50,000	3	35,000	8	1,39,000	12	2,24,000
Kolar	-	-	-	-	2	35,000	2	18,000	4	53,000
Tumkur	-	-	2	39,000	5	32,000	4	37,500	11	99,500
Mysore	2	49,000	-	-	3	56,000	4	82,000	9	1,87,000
Hassan	-	-	-	-	1	4,00,000	-	-	1	4,00,000
Kadur	-	-	-	-	2	3,25,000	1	20,000	3	3,45,000
Shimoga	-	-	3	17,000	2	20,000	13	83,000	18	1,20,000
Chitaldrug	-	-	-	-	-	-	4	39,000	4	39,000
Total	2	49,000	6	97,000	18	9,03,000	36	4,18,500	62	14,67,500

From the above statement it will be seen that Shimoga has the largest number of Banks with advances

advances not exceeding Rs 2,000 in each case.

Financial position of the Banks

5. Out of the advances of Rs 14,67,500 placed at the credit of these 62 Banks, the amount actually drawn by them upto the end of the official year under report was Rs 11,99,418-5-0 (Vide Statement A). This sum was lent to the members mostly on the security of immovable properties for the liquidation of old debts for which they had been paying the usurious rates of interest from 24 to 36 per cent per annum. The members seem to realize their individual responsibility to pay back

back the borrowed capital and are very sparing in granting loans on Joint Pro-notes and on Joint Instalment Bonds. In the case of loans on the security of immovable properties, they are likewise careful in fixing the limit of the loans from one-half to three-fourths of the valuation of the lands according as they are dry fields or irrigated from tanks or from river-fed channels.

6. The Government charged interest at 4 per cent upon the sums advanced to the Banks and authorized them to grant loans at rates not exceeding

the

the following limits:—

Class I — on the security of immovable property — 6 per cent per annum if the loan does not exceed Rs 100 and 5 1/2 per cent when it exceeds Rs 100.

Class II on Joint Pro-Notes — 7 per cent when the loan is Rs 100 and under and 6 per cent when it exceeds Rs 100.

Class III on Joint-Instalment Bonds — 8 per cent when the loan is Rs 100 and under and 7 per cent when it exceeds Rs 100.

Class IV on Mubadala or Hand-loans — 1 pie per diem for every Rs 20.

7. From the profits thus realized, the Banks met the cost of Establishment and Contingent Charges and

and laid by a sum of Rs 7838-1-0
as a Reserve Fund to meet
un foreseen losses. Statement
B appended to the Report
exhibits the amount of savings
effected by each Bank. From
this, it will be seen that the Banks
having small capitals are under
a great disadvantage to form a
Reserve Fund. As the profits
left at their credit are hardly
sufficient to meet the current
expenses.

8. In all the Banks, the chief
items of expenditure consist
of the pay of a Mutsaddy and
a peon and printing Charges.

Under

Under the Articles of Association, all members are bound to render their services gratuitously, but in a few instances, some of the Banks remunerated their Agents by granting them a small allowance. This fact having been brought to the notice of Government by the Inspector, orders were issued for the refund of the same, as it was a violation of one of the fundamental principles, on which these Banks were established.

Members and the properties owned by them.

9. A Statement C is appended showing the number of members and the aggregate landed properties owned by them when the

Banks

Banks were organized, and the
subsequent fluctuations. It
will be seen from this, that there
were 1,427 members at the beginning when the Banks were formed
and at the end of 1897-98, this
number gradually rose to 2,310
showing an increase of 883
members. Many defaulters in the
villages in close proximity to these
Banks are still lagging behind
from becoming members, though
they are being mulcted by the
money lenders, on account of
their personal responsibility to
the Government or deposits
for all the sums borrowed by
the Banks. At the time of inspection
of these Banks, the Inspector made

it

it a point to explain to them that their fears were unfounded inasmuch as the admission of members and granting of loans to them were entirely in their own hands under the Rules and if all of them should take interest as they ought to do, considering the great advantages accruing to them, the Banks could not prove a failure.

10. When the Banks (excluding the Coffee Banks which will be separately dealt with) were established, the immovable properties on the security of which, the Government advanced funds to the extent of Rs 7,67,500, amounted to 37,230 acres

acres 26 guntas valued at Rs 17,54,825. There have been additions to the landed properties as more members joined ~~~ and at the end of the year under Report, the Directors of the several Banks were asked to value all the properties hypothecated to them and submit their reports. They showed that the properties increased from 37,230 acres 26 guntas to 47,705 acres 32 guntas and the valuation from Rs 17,54,825 to Rs 22,35,506.

Government Supervision.

11. As announced at the Dasara Meeting held in the year 1896,

an Inspector with a small
Establishment was appointed
in December 1876, to examine
the working of all existing
Agricultural Banks and scru-
-tinize and report upon the
formation of new Banks. He
was also directed to inspect
at once the Coffee Estates of
the members of the Sakleshpur
and Chickmagalur Banks and
report upon their valuation
and solvency of the members.
Upon his report, the Deputy
Commissioners were empowered
to advance funds in such
instalments

incumbents as they considered
proper upto the sanctioned
limit. The Inspector was also
ordered to see to the discharge
of previous encumbrances, the
drawing up of documents of
hypothecation and the securing
of title-deeds and discharged
bonds. From the enquiries made
by the Inspector, he came to know
that the loans granted to the
Coffee Planters were very
opportune as they were labouring
under great difficulties. The
crops having failed successively for two
years and famine and pestilence

raving

having prevailed in Bombay and other parts of India the Mangalore and other local merchants who had been hitherto supplying funds for working expenses stopped remittances all on a sudden, which placed them in a great dilemma as to their future course. The establishment of these Banks at this juncture was a great re-

-lief to them

Coffee Banks

12. These two Banks were organized in April 1897. At the beginning there were 38 members. 3 of these having resigned and 3 others having joined subsequently, the number stands at the original figure. The

Estates

Estates and other properties
of the members were inspected
and valued at Rs 27,11,423.
The Government sanctioned
an advance of 7 lacs for their
working. In the case of ordinary
Agricultural Banks, the maxi-
mum amount of loan to be
granted to a member on his
own account and on account
of other members on his security
was limited to Rs 2,000, but
as regards the Coffee Banks,
the Government increased
the limit of the loan to be
granted

granted to each member for
himself and to others on his
security to Rs 75,000 for ~
Sakleshpur and Rs 40,000 for
Chikmagalur Bank to enable
the members to discharge their
heavy existing liabilities and
also to have sufficient funds
for current expenses and im-
provements. These Banks granted
to the members, loans which
were to be repaid within a
period ranging from 5 to 8 years
by means of annual instalments.
But owing to very short crop, compli-
ed with low prices, the members

were

were unable to repay any portion of the loan, as their realizations were just enough to meet the annual maintenance charges to keep the Estates in an efficient condition. There is, however, every hope that the results this year will not be unsatisfactory. Except in 2 or 3 Estates, there has been fairly good crop in all the others and there is every likelihood of the members keeping to the terms of the bond this year.

13. The members of both these Banks were however, made distinctly to understand as per Government Proceedings

Proceedings No. 6916-17 / R.F. 117-95 of 1st February 1897 that the Government have come to their rescue as a temporary measure only and that they should use their utmost endeavour to place themselves, within a reasonable time, in a position to depend upon their own resources and dispense with the help of Government.

14. To end of the year under report, 40 Banks were inspected and reports duly submitted to Government for orders. Statement D contains the

names

names of the Banks visited,
and the Talugs and Districts in
which they are situated. As
they are spread all over the
Province; it was not found
feasible to inspect also the Banks
more recently started. From
January 1897 to June 1898, the
Inspector was in Camp for 10
months and for 8 months at
Head Quarters. From the Statement
E. it will be seen that he was
out on inspection duty every
month. except in May 1898. In
the course of inspection, it was
found that, as regards 26 Banks
established prior to 1896-97, the

documents

documents were executed without
any provision for repayment
by annual instalments and
that Property Registers and other
important accounts were not
maintained. To bring everything
into a system, and secure uni-
formity, necessary registers, forms
of accounts, bound forms and
Interest calculator were got printed
and supplied. Rules similar to
those of Government Savings Banks
were drawn up and Deposit Bank
Books, Ledger and forms con-
nected therewith, were also supplied
to all the Banks.

15. Except in the case of a few

Banks

Banks noticed further on, the
other Banks may be considered
to have managed their affairs
fairly well considering the
novelty of the institution. In
the course of inspection, not
only were the accounts and
Registers scrutinized but also
some of the lands on which
portions of the loans had been
expended were inspected. The
Inspector was satisfied that from
his local enquiries and personal
inspection, that the loans were
not misappropriated.

6. The establishment of these institutions
has been felted the Province both
directly and indirectly. The

members

members were enabled to free
themselves from the payment
of a high rate of interest an
other restrictions placed by
money lenders as to the disposal
of the produce. Some of the
members of Kardikoppa Bank
established for the benefit of
Areca gardeners and also
of Sabbankalli Bankers
upon which they were enabled,
to take their produce (areca nut
and Jaggery) to the open market
when the prices ruled high and
sell it to their best advantage.
In the case of other Banks generally
and those of Sabbankalli, Mudavatti
and Thalagavara in particular, some

of

of the members took advantage
of the loans given at low rates
of interest and repayment by
annual instalments and extended
their sugarcane cultivation and
other remunerative crops.

17. The banker or the money lender in
a village generally lends to the
residents of his village, and often
adjoining villages as he is well
acquainted with their solvency
and also the value of the
properties owned by them. As
these Banks established in
different parts of the ~~Province~~ State,
have been working steadily
for the last two years, the non-members

seeing

seem of the advantages derived by their brethren who are already members of the Bank, express their desire to the Sowkar to join the Bank and pay up the loan taken from him, the interest being heavy. The fair-minded money-lender readily agrees to the reduction of interest to 8 or 9 per Cent. In several places where these Banks are working satisfactorily many land-holders have thus been benefitted.

(a) The Thyagarajapuram Agricultural Bank

An advance of Rs 50,000 was sanctioned in Government Proceedings No. 9156-61 / Fe. 111-95 of 6th April 1896

1896 It was found on inspec-
-tion to be working very un-
-satisfactorily. Out of the sanc-
-tioned grant, the Bank
had utilized Rs 29,504 and the
payment of the balance was
withheld until lands were
valued by an Assistant
Commissioner and final
orders passed by Government
on his report.

(b) Nanjangud Bank

A sum of Rs 5000 was sanc-
-tioned as advance for the
above in Government Proceedings
No. 4724-7 / RF 48-97 of 18th December 1897,

of

of which Rs 5,000 was drawn by the Bank. As there was dissension among the members and as the irregularities brought to light were not rectified, the Government had to issue orders for its winding up as per para 75 of the Articles of Association.

(c) Nandgaon Bank

The Government sanctioned a Rs 20,000 as advance for this Bank, of which a sum of Rs 10,000 was utilized in granting loans to the members. This Bank was inspected twice. The irregularities pointed out

not

not having been rectified and the annual instalments by some members not having been paid, the further transactions have been stopped pending the submission of final report.

Deposits

18. Last year, three of the Banks secured all deposits from the members and others. This year, no less than 20 banks received deposits to the extent of Rs 9139-3-5. The Statement-B appended gives the amount of deposits at the credit of each Bank. It is a matter worthy of note that these Banks in their very infancy have secured

secure the Confidence of the public and there is every reason to hope that more capital will be invested in these Banks hereafter.

Interest. 19. The Banks keep current account with the Government & are entitled to the extent of the sanctioned grants, and pay interest on sums actually drawn calculated at 4 per Cent per annum for the period for which such advances are outstanding.

The gross receipts of the Banks are derived in the shape of interest and admission fees

fees etc accounted to Rs 65313-4-2
to end of 1897-98, of which the
a sum of Rs 48811-1-8 was paid
to Government towards interest
and out of the balance Rs 9063-6-5
was expended on Establishment
and other Charges, Rs 7838-1-0 set
apart as Reserve Fund and
Rs 2600-11-1 kept as Cash in hand
to meet the current expenses.

Establishment Charges.

20. The Office of the Inspector
of Agricultural Banks was
formed on the 23rd December 1896,
and the expenditure incurred
on account of Salaries, Travel-
-ling allowances and Con-
-tingencies accounted to

Rs

Rs 5520 for the six months of the year ending 30th June 1897 and Rs 11,405 for the year 1897-98.

Taking into account the figures from the commencement upto the end of the last year under report as per Statement F, it will be seen that the Government realized Rs 48,811 as interest for the sum of Rs 11,99,418 advanced by it. Excluding from this, Rs 16,925 expended on account of Government supervision, for 18 months from January 1897 to end of June 1898, the net realizations amounted to

Rs

Rs 31/8/86. Thus he presents the average rate of interest at 2.65 per cent on the total amount actually drawn during the above period. In the current year, however, as the Bank will have for the whole year at their credit not only 12 but also 4 lacs of Rupees (undrawn balance + Loans granted to the newly sanctioned Banks), it is likely that the Government would get after meeting the Supervision Charges, 3.25 per cent as interest representing a little more than what the

Government

Government. Having
pays to its depositors.

Inspector of Agricultural
Banking Unions,

(6)

No.

Section Banks
File No 1A 01 95
Serial No 2

From The 1st Assistant to the Resident in Mysore

Dated 3 July 1899

No. 67

~~R. 20~~

Sir, R 7.22-98. Encl 8

With reference to your letter No: 6344 dated 28th November last and ~~the~~ subsequent remenders, I am directed to forward herewith ~~8~~ copies of the Report on the working of the Agricultural Banks in the Mysore State up to the end of the year 1897/98 together with a Review ~~of Govt.~~ thereon by the Durbar.

I have &c

C
3-7-99
Secretary

U
3/7/99

Report on the working of agri-Cultural Banks in Mysore up to the End of the year 1897-98.

Constitution of agricultural Banks.

The need for the establishment of agricultural banks and the principles underlying their Constitution are explained in the appended extract from the Dewan's Address to the Representative Assembly dated the 12th October 1894. By Notification No. 9064 dated the 4th December 1894 the Government were pleased to remit stamp duty and registration fees payable on documents executed by or for such banks.

Number of banks

2. Under the Scheme explained in the Address two banks were established in 1894-95, five in 1895-96, eighteen in 1896-97 and thirty six in 1897-98. There were thus 62 banks at the End of 1897-98 of which 57 were working, the remaining five, established to-

the close of the Year Not having
Yet Commenced to work.

Distribution of banks, Number of Members therein, and Value of their limited Credit.

3. The Subjoined table Shews the distribution of the banks, the Number of Members therein at the Commencement and the approximate Value of their landed property indicating the extent of their limited Credit.

District	Established in 1894-95			Established in 1895-96			Established in 1896-97			Established in 1897-98			Total		
	No of banks	No of Members	Value of their landed property	No of banks	No of Members	Value of their landed property	No of banks	No of Members	Value of their landed property	No of banks	No of Members	Value of their landed property	No of banks	No of Members	Value of their landed property
Bangalore	-	-	-	1	52	104,765	3	54	71,619	8	211	224,492	12	317	400,876
Kolar	-	-	-	-	-	-	2	47	69,109	2	36	30,905	4	83	100,014
Tumkur	-	-	-	2	58	95,150	5	88	126,165	4	106	95,195	11	252	316,570
Mysore	2	86	165,429	-	-	-	3	64	201,340	4	84	170,021	9	234	536,790
Hassan	-	-	-	-	-	-	1	12	760,850	-	-	-	1	12	760,850
Kadur	-	-	-	-	-	-	2	57	2,57,570	1	14	31,900	3	65	2,89,470
Shimoga	-	-	-	3	57	50,695	2	45	35,295	13	263	155,008	18	365	240,998
Chitaldroog	-	-	-	-	-	-	-	-	-	4	99	73,567	4	99	73,567
Total	2	86	165,429	6	167	250,610	18	361	3316948	36	813	781088	62	1427	4514075

4. The Shikarpur Taluk had the largest number of these banks Name-ly 8, Seringapatam and Tumkur Taluks each four, and the Nela-Mangala, Doddaballapur, Tiptur Channagiri and Honnali Taluks each three. Of the remaining Taluks, Six had 2 each, and 19 one each. In 35 Taluks no bank had yet been established, but proposals were coming in for the establishment of new banks.

5. The largest number of Mem-bers in any one bank was 67 (at Palhalli) and the smallest number was 10 (at Vibhagandankoppa, Shi-moga Taluk). Of the total number of Members (1427) 104 had since resigned leaving 1323, but there was a large influx of new Mem-bers, so many as 1033 having been ad-

admitted by 32 of the banks. The number of Members at the end of 1897-98 was thus 2356, and of these 1665 or 70·6 percent were actual tillers of the soil, the rest being superior land holders.

Extent of holdings to be benefitted by the operations of the banks.

6. The extent of the holdings to be benefitted by these banks, inclusive of the lands of new Members but exclusive of the lands of Members who had resigned, was 56,872 Acres 36 Guntas. The banks whose Members possess the largest areas are Chikmagalur, Saklespur, Tyamagondlu, Bidarguppe, Closepet and Hongenhalli. Members of Chikmagalur and Saklespur banks possess Coffee lands in addition to wet and dry lands as shewn below

Report. To be Entered above the 7th Para of the

While the value of the united credit of members increased in 26 banks by the admission of new members it decreased in 9 banks as shewn below owing to the resignation of certain members-

Banks	No. of members who resigned	Value of landed property held by members.		Amount sanctioned by Govern-ment
		When advance was sanctioned	after resignation of members	
Hulkunte	15	23,624	16,459	12,000
Haniyur	5	13,500	10,500	8,000
Sulkunte	3	10,790	9,180	6,000
Chickuaiknahalli	1	42,785	41,510	15,000
Jeppenahalli	3	18,300	17,180	13,000
Issur	2	30,000	24,013	7,000
Haromuchadi	7	10,695	9,764	5,000
Nallur	2	22,995	21,335	12,000
Salur	3	6,186	5,381	4,000

The advance sanctioned in respect of the Haniyur Bank had to be withdrawn as the bank was not working satisfactorily. As regards the other banks enquiry has been instituted as to the cause of the resignation of the members, and upon inspection, special reports will be submitted at an early date as to how they are now working.

below:

Name of bank	Coffee lands	Wet lands	Dry lands	Bagayet lands
	acres	acres	acres	acres
Chickmagalur	3487	715	881	41
Agricultural Bank				
Sakleshpur do	2147	331	460	11

Capital. 7. The banks had all in the first instance to depend on loans from the Treasury for capital to work with. On receipt of applications from them, the Government, after enquiry as to solvency and character of Members, sanctioned Advances to the banks at 4 per cent to the extent of Rs 14,67,500, of which Rs 14,11,000 were for the 57 working banks. These drew from the Treasury up to end of 1897-98 Rs 12,56,180 and availing themselves of other items of Receipts such as

deposits

Loans to Members

deposits, repayments towards principal &c, Granted loans to Members to the extent of Rs 12,89,698, of which the sum of Rs 9,85,623 or 76·4 per cent was for repayment of debts in respect of which the Members were paying interest at usurious rates, and the remainder, Rs 3,04,075 or 23·6 per cent, was utilised to meet current agricultural requirements. The Members are shewn to have hypothecated portions of their property to their banks in respect of 94 per cent of the loans Granted to them, and obtained the rest of the loans, Rs 7,323, on their personal Security, ie on Pro-notes or bonds and as Mukadala. The highest rates of interest payable by Members to the banks are fixed

in

in the Articles of Association Namely

6 per cent in the case of loans on the
Security of immoveable property for
Rs 100 and ~~under~~ under

5½ Do Do exceeding Rs 100

7 per cent in case of loans on joint pro-
notes for Rs 100 and under

6 Do exceeding Rs 100

8 per cent on ditto .... on joint instal-
ment bonds for Rs 100 & under

7 Do Do exceeding Rs 100

About 9 per cent (One pie per diem for every
Rs20) on hand loans or loans for
Short periods.

These rates have generally been adopted
by ~~all~~ the banks in their dealings
with Members. A Statement is
appended Exhibiting a general
View of the transactions of each
bank.

Chikmagalur and Saklespur banks.

P.S. It will be seen these
- from that out of the total
ad-

advance of Rs 467,500, the two banks at Saklespur and Chick-Magalur alone had Rs 7 lacs granted to them. The Members of these banks had incurred debts for the purchase or improvement of their Coffee estates and in view to enable them to discharge the debts, ~~they~~ the banks sought for and obtained ~~through their respective banks~~ large advances with the hope of repaying the same within 5 to 8 years, but unfortunately for them there had been successive bad years and prices of coffee had fallen. The advantages looked for in the shape of increased profits had thus not been realised, but the Members had been enabled to struggle with some amount of success, against repeated misfortunes, which under other circumstances, would most probably have crushed them. The conditions

of

of Agricultural operations in Coffee estates and the prospects attending them bring very different from those in the ordinary holdings of ryots ~~other parts of the Country~~ these two banks seem to require special treatment. They have left themselves constrained to apply for additional advances, regarding which separate reports will be submitted.

X

Advances to other banks ~~£~~ 9 Of the remaining Classified. 60 banks, 53 had advances ranging

~~53 had advances ranging~~ from Rs 2500 to Rs 20,000, ~~each~~, as shewn below: —

13	from Rs 2500	to	Rs 5000	
19	exceeding Rs 5000	but not exceeding	Rs 10000	
14	- -	10000	- -	15000
7	- -	15000	- -	20000
1	for	25000		
3	exceeding	25000	- -	30000
1	for	35000		
1	for	43000		
1	for	50000.		

9

Deposits. 10. The banks have not yet been able

able to attract large deposits from Members or other individual they may be said to be still in thei infancy and their progress is being watched. There had however been indications of growing Confidence in them. The subjoined table Shows the receipts and repayment of deposits ~~in each of the years~~ during the period in Question:—

	No of banks in which deposits were received	Amount received		Amount repaid		
1894-95	-	-	-	-	-	
1895-96	6	2478	10 7	1572	4 -	Separate figures for these years not available
1896-97						
1897-98	22	11021	5 -	6107	11 -	

Income and expenditure.

11. The income of the banks from Entrance fee, Interest, Penalty &c paid by Members Amounted during the period in Question to Rs 5-7354-0-11 ~~5-6923-10-3~~ and the expenditure

-ture of the banks in the shape of interest paid on the advances or deposits obtained by them and of establishment and miscellaneous Charges to Rs 42,824-9-9. There was thus a surplus of Rs 1452 9-7-2 of which Rs 7838-1-a was carried to credit of Reserve fund. Except in very rare cases punctuality had been observed in the payment of interest due to banks by the Members, and the interest due on the advances obtained from Government had been paid regularly.

Management. 12. The appended draft of the articles of association adopted by the Banks generally, shows the arrangements which exist for the management of the banks.

the

the transaction of business therein and the keeping of accounts. Seeing how difficult it is to procure the number of disinterested earnest workers required for each bank, the manner in which the business and proceedings of these banks have been conducted may generally be viewed with satisfaction. In about 14 banks, no peon or Mutsaddi had been appointed, in about 24 banks only a peon or a Mutsaddi had been appointed and in about 24 a peon and a Mutsaddi had both been appointed. The cost incurred for management was on the whole moderate and the several boards of directors had generally shewed no pains to follow the rules laid down for their guidance. Instances, however, have not been wanting in which

which the important rule as to Members being elected with reference to their honesty, General character and habits had not been sufficiently kept in view. but with the efforts that are being made to acquaint the general body of Members and agricultural classes with the principles and rules of these banks and the way in which such banks are managed elsewhere and ought to be managed here, it is hoped that the tone of management will ere long improve. There were Complaints of irregularities in respect of three banks viz Mandya, Nyamagondlu and Hanigur and upon enquiry, it was found necessary to order the withdrawal of Government aid in regard to the last named bank, as the respectable members of the Ryot

Ryot class withdrew themselves from the bank and the Conduct of the President had led to distrustiness between him and the other Members.

Inspection. 13. In December 1896 my predecessor was appointed as Inspector "to examine into the working of the existing banks, to scrutinize and report upon new banks proposed to be formed and to explain to the inhabitants of the rural tracts the principles on which such banks should be founded" Up to End of 1897-98 he inspected 40 banks, i.e almost all the older banks, and of these again he inspected three twice and four three times. He was out in Camp in 17 out of 18 Months and for 80 days out of 546. Every endeavour was made to remove Misconceptions and popularise the institutions.

14. ~~15~~. The following are some of the benefits conferred by these banks as noticed in the General Administration Report for 1897-98 — enabling a large number of land holders to discharge debts bearing usurious rates of interest, to undertake cultivation of the more remunerative crops and to dispose of the products of their labour to their best advantage in the open market — and indirectly leading to reduction of the rate of interest by Money lenders in the neighbourhood.

Applications pending for advances from Government.

15. ~~16~~. At the End of 1897-98, besides the 62 banks referred to, there were 97 banks not yet registered under the Companies Regulation and their applications for advances from Government were under investigation.

19th June 1899.

B. Ramaswami Aiyangar
Inspector of Agricultural Banks.

APPENDIX.

STAMP DUTY UNDER ACT I OF 1879.

1.	Bill of Exchange or Promissory Note payable otherwise than on demand (article 11, clause *b*, of the General Stamp Act)—	
	(*a*) when not exceeding Rs. 100	1 anna.
	(*b*) when exceeding Rs. 100 but not exceeding Rs. 1,000 ...	2 annas.
2	(*a*) Bond (Article 14).	
	(*b*) Indemnity Bond (article 28).	
	(*c*) Mortgage Deed (article 14).	
	(*d*) Instrument imposing further charge on mortgaged property (article 30, clause *b*).	
	(*e*) Assignment of interest secured by bond, or mortgage deed.	
	(*i*) when the amount does not exceed Rs. 100	2 annas.
	(*ii*) exceeding Rs. 100 but not exceeding Rs. 1,000	4 annas.
3.	Memorandum of Association of a company (article 43)	5 rupees.
4.	Articles of Association (article 8) if separate	5 rupees.
5.	Power of Attorney (article 50)	4 annas.
6.	Agreement (article 5, clause *c*)	4 annas.
7.	Release (article 54)	4 annas.

REGISTRATION FEES UNDER ACT III OF 1877, SECTION 78.

1.	When the value does not exceed Rs. 100 including schedules ...	8 annas.
2.	Exceeding Rs. 100 but not exceeding Rs. 1,000	1 rupee.
3.	Search—free or no fees.	
4.	Certified copies—	1 anna for 100 words.
5.	Attesting power of Attorney	4 annas.
6.	For attendance of Registering Officers at private residences ...	2 rupees.
7.	Issue of Commission	2 rupees.
8.	Mileage to Registration Officers or others per mile	2 annas.

FEES UNDER ACT X OF 1866.

1.	Fees for registration of agricultural banking company whatever may be the number of members	1 rupee.
2.	For registration of any increase in the number of members ...	1 rupee.
3.	For registering any document, &c.	8 annas.
4.	For making record of any fact	8 annas.

Appendix I

Extract from the Address of the Dewan of Mysore to the Representative Assembly held at Mysore, on Friday the 12th October 1894.

"*Agricultural Banks.*—Gentlemen,—Before concluding this address, I wish to make a few observations regarding the establishment of Agricultural Banks in this country, which on more than one previous occasion you pressed upon the attention of the Government. The subject has now received that careful study and investigation which its vital importance demands, and I am able to place in your hands to-day the Kanarese draft of a scheme whereunder banks for the special benefit of agriculturists can most readily be established in this country. The details of the scheme are set forth in full in the draft before you, but I may in this place add a few remarks in explanation of its more salient features.

On the one hand, we have large accumulations of unused capital in the country, as evidenced by the balances in the Presidency and other exchange banks, the refusal of the former to receive any private deposits except as current ones carrying no interest and the high premium which the Government of India 3½ per cent securities command. On the other hand, we have the agriculturist suffering from inability to raise the funds required for his *bonâ fide* purposes except at ruinous rates of interest. In our own State, the balance of the Government Savings Banks' deposits has risen from 4 lakhs in 1881 to 28 lakhs during the last year, though the rate of interest was recently reduced to 3½ per cent, but the borrowing power of our raiyat is nevertheless as low as ever. The substantial agriculturist, especially the coffee planter and the grower of exportable produce, is able to obtain some credit from the foreign buyer on the security of his crops at 9 and 12 per cent interest, but the ordinary raiyat is unable to get any credit except at usurious rates.

How to bridge over the wide gulf that thus separates capital from want is one of the most important problems of the day in this country, and it is not without considerable diffidence that His Highness' Government approach its solution; but we derive the hope of eventual success from what has already been accomplished in some European countries, where conditions very similar to ours have existed. These countries have tried various experiments for the re-organization of land credit by interposing an intermediate body, such as the land credit banks of the Continent, between the capitalist and the agricultural borrower. These experiments have been attended with varying degrees of success according to the degree of identification attained, of the interests of the intermediate body with those of the borrower, but the most successful system has been proved to be that in which the agriculturists, forming themselves into an association on strictly co-operative principles, substituted their own united credit for that of the intermediate body, thus securing for themselves the fullest return for their own credit as agriculturists, and doing away with the profits of the middlemen.

The existing conditions among us offer no insuperable obstacle in the way of the establishment and successful working of similar associations in this country under the designation of Agricultural Banks. Indeed, speaking of our own Province, the tracts in which the *Suttige* and crop advance systems exist, afford highly favorable conditions for their establishment. The essential principles underlying their constitution are—

(i) Every Bank to be an association of landholders, formed on strictly co-operative principles, and enlisted on the basis of mutual confidence arising from the mutual information of each other's character and resources. The object to be the common benefit of cheap credit and not the earning of divisible profits.

(ii) There should be no share capital, the funds required for the Bank being obtained by means of loans raised or deposits received.

(iii) The members to contribute their liability only. They will be at full liberty to limit this liability, by prescribing a maximum for each individual loan or for the sum total of all loans, or to resign at any time and thus escape from further liability.

(iv) The funds raised by the Bank to be lent only to its members, at such moderate rates of interest as will leave the Bank a small margin for the actual expenses of management and for the gradual formation of a Reserve Fund.

(v) The affairs of the Bank to be managed by a body elected from among the members themselves and giving their services gratuitously.

(vi) No loan to be made except for an approved purpose, such as some agricultural operation which, with ordinary care, may be expected to yield enough to repay the loan and to leave some profit for the borrower.

The subordinate principles and the details of the practical working, you will find fully described in the Kanarese draft before you (of which an English abstract is appended to this address). And it only remains for me to add that a Bank thus constituted and doing business on such conditions, must be solvent and will be able eventually to command ample credit in the open market; but while such credit is in the process of growth—and its growth will take time—the Government will be prepared to help the Bank with deposits of money at favorable rates of interest. The Government will, in addition, be able to grant exemption from Stamp and other duties, to provide for the special registration of loans and their ready recovery, for the custody of funds in public treasuries, for the periodical audit of accounts, &c., but the co-operative spirit to which the association is to owe its existence must emanate from the agriculturists themselves. I have no doubt such a spirit is to be found in most parts of the Province, at least to the extent of enabling us to make a small beginning. Small beginnings and early struggles are the necessary conditions of vigorous life, and I indulge in the hope that the scheme, carefully worked on a moderate scale and in places where the conditions are most favorable, will soon be the means of establishing a system of Agricultural Banks throughout the country. They will be a great education to the people in thrift and co-operation, and they will be the means of creating a wholesome public opinion against unproductive expenditure and extravagance of all kinds."

An abstract of the Draft Scheme for the establishment of Agricultural Banks in Mysore.

I. Every Bank to be an association of landholders formed on strictly co-operative principles, not for the purpose of earning any profit divisible among its members, but for the purpose of obtaining money by their own united credit and lending it among themselves according to the actual requirements of each member to the extent the others have confidence in him.

II. There is to be no share capital; there may be a small irrecoverable entrance fee for membership.

III. The members to be elected with reference to their honesty, general character, and habits.

IV. The members to contribute their liability only. They may practically limit this liabilty by prescribing that not more than a fixed sum is to be lent to any one man or that not more than another fixed sum is to be lent out in all.

V. Every member to be at liberty to resign at any time and thus escape from all further liability.

VI. The funds of the Bank to be raised by receiving deposits from the members or others, or by loans from others.

VII. The security for repayment of the Bank's loan to one of its members is the borrower's own character and resources, and those of two sureties who should also be members.

VIII. No loan to any one who is not a member is to be made on any account.

IX. No loan to be made except for an approved purpose, which generally should be some operations, which by its profit, will repay the loan. It may, in exceptional cases, include an approved *bonâ fide* domestic requirement. It should include the redemption of land from an existing mortgage, the liquidation of existing debts of any kind whatsoever, the purchase of agricultural stock, the extension of the holding, &c., always subject to the next condition regarding time for repayment.

X. The loan should generally be for less than one year when for the ordinary annual requirements of cultivation. It may be for longer periods, in which case the repayment should be by equal annual instalments well within the borrower's annual margin of profits.

XI. Every borrower should be bound to spend what he borrows for the express purpose for which he borrows. Default in this to lead to the recall of the loan by a three months' notice.

XII. Absolute punctuality of repayment to be strictly enforced.

XIII. The members to give their services gratuitously.

XIV. The funds raised by the Bank to be lent to its members at such moderate rates of interest as will leave the Bank a small margin for the actual expenses of management and the gradual formation of a Reserve Fund.

XV. The Reserve Fund to be used for the common purposes of the members, but not to be divided among them. If the Bank is wound up, the Reserve to be used for some purpose of local utility.

XVI. The members of the Bank to be drawn from a limited area. The Bank to be essentially rural in its constitution.

XVII. The General Meeting to be the absolute final authority in all matters. An Executive Committee of five or less to meet monthly or oftener, and to grant loans, receive deposits, &c., and generally to conduct the business of the Bank. A larger committee to supervise the operations and especially to watch that borrowers fulfil the objects for which they borrow.

Annexure II

ARTICLES OF ASSOCIATION.

Members.

1. No person who does not hold arable land within the local limits mentioned in para 3 of the Memorandum of Association or who does not live within such limits shall be admitted as a member of the Bank.

2. The Bank shall consist of the members who have signed these Articles, and of such other members as may hereafter be admitted in manner following; and the whole of the members for the time being shall together constitute the General Assembly.

Provided however that no person who, owing to minority or other cause, is suffering from a legal disability, shall be admitted as a member except upon the written application of his duly appointed guardian or guardians.

3. Any person desirous of being admitted a member shall make a written application to the Board of Directors hereinafter mentioned, who shall place the same before the next meeting of the General Assembly. His admission will depend upon the unanimous consent of all the members present at such general meeting. Any member absent from such meeting shall be considered to have waived his right to vote against such admission.

4. An entrance fee of half a rupee shall be paid by each of the members who have signed these Articles as well as by each new member who may hereafter be admitted.

Management.

5. The General Assembly shall, subject to the provisions hereinafter mentioned, be the final authority on all matters connected with the business of the Bank. The General Assembly shall appoint one of the hmembers as President and another

ಸಮಾಜದ ವಿಧಿಗಳು.

ಮೆಂಬರುಗಳು.

1. ಸಮಾಜದ ಮಾಡಿಸ್ತಿನ 3ನೇ ಕಲಂನಲ್ಲಿ ನಮೂದಾಗುವ ಸ್ಥಳಗಳಲ್ಲಿ ಸಾಗುವಳಿಗೆ ಲಾಯಕ್ಕಾದ ಜಮೀನನ್ನು ಉಂಟಾಗಿಲ್ಲದೆ ಇರತಕ್ಕವರ್ಯಾರೇ ಆಗಲಿ, ಅಥವಾ ಅಂಥಾ ಸ್ಥಳಗಳಲ್ಲಿ ವಾಸ ಮಾಡದೆ ಇರತಕ್ಕವರ್ಯಾರೇ ಆಗಲಿ ಈ ಬ್ಯಾಂಕಿಗೆ ಮೆಂಬರಾಗಿ ಸೇರಕೂಡದು.

2. ಈ ವಿಧಿಗಳಿಗೆ ರುಜು ಮಾಡಿರತಕ್ಕವರೂ ಈ ಕೆಳಗೆ ಹೇಳುವ ಕ್ರಮವನ್ನನುಸರಿಸಿ ಮುಂದೆ ಸೇರಿಸಿಕೊಳ್ಳಲ್ಪಡತಕ್ಕವರೂ ಈ ಬ್ಯಾಂಕಿನ ಮೆಂಬರುಗಳಾಗಿರತಕ್ಕದ್ದು. ತತ್ಕಾಲದಲ್ಲಿರತಕ್ಕ ಮೆಂಬರುಗಳೆಲ್ಲರೂ ಸೇರಿ ಜನರಲ್ ಅಸೆಂಬ್ಲಿ ಆಗುವದು.

ಪರಂತು, ಯಾವ ಮನುಷ್ಯನು ಮೈನರ್ ಆಗಿರುವ ಸಬಬಿನಿಂದಾಗಲಿ ಅಥವಾ ಮತ್ತಾವ ಕಾರಣದಿಂದಾಗಲಿ ಕಾನೂನು ಪ್ರಕಾರ ಅನಧಿಕಾರಿಯಾಗಿರುತ್ತಾನೊ ಅಂಥವನು ಕ್ರಮವಾಗಿ ನೇಮಿಸಲ್ಪಟ್ಟ ತನ್ನ ಗಾರ್ಡಿಯ್ಯನ್ ಯಾ ಗಾರ್ಡಿಯನ್ಸ್‌ಗಳ ಲಿಖಿತ ಮೂಲಕವಾದ ದರಖಾಸ್ತು ವಿನಾ ಬ್ಯಾಂಕಿಗೆ ಮೆಂಬರಾಗಿ ಸೇರಿಸಲ್ಪಡುವದಿಲ್ಲ.

3. ಈ ಬ್ಯಾಂಕಿಗೆ ಸೇರ್ಪಡೆವನಕ್ಕೆ ಅಪೇಕ್ಷಿಸತಕ್ಕವರು ಮುಂದೆ ನಮೂದಾಗುವ ಡೈರೆಕ್ಟರ್‌ಗಳ ಬೋರ್ಡ್ ಅಂದರೆ ಸಂಘಕ್ಕೆ ಬರಹ ಮೂಲಕವಾಗಿ ದರಖಾಸ್ತನ್ನು ಕೊಡಬೇಕು. ಅದನ್ನು ಸದರೀ ಬೋರ್ಡಿನವರು ಬರುವ ಜನರಲ್ ಅಸೆಂಬ್ಲಿ ಸಭೆಯಮುಂದೆ ಇಡತಕ್ಕದ್ದು. ಅಂಥಾ ಸಾಮಾನ್ಯ (ಜನರಲ್) ಸಭೆಗೆ ಹಾಜರಾಗುವ ಎಲ್ಲಾ ಮೆಂಬರುಗಳೂ ಏಕಮತವಾಗಿ ಬಿಟ್ಟುಬರೇನೇ ಸದರೀ ದರಖಾಸ್ತುದಾರನನ್ನು ಸೇರಿಸಿಕೊಳ್ಳತಕ್ಕದ್ದು. ಸದರೀ ಸಭೆಗೆ ಹೋಗದಮೆಂಬರು ಆ ದರಖಾಸ್ತುದಾರನನ್ನು ಸೇರಿಸಿಕೊಳ್ಳಕೂಡದೆಂತ ಹೇಳುವ ಹಕ್ಕನ್ನು ಕಳಕೊಂಡಂತೆ ಎಣಿಸತಕ್ಕದ್ದು.

4. ಈ ವಿಧಿಗಳಿಗೆ ರುಜು ಮಾಡಿರುವ ಪ್ರತಿ ಒಬ್ಬ ಮೆಂಬರೂ ಮತ್ತು ಮುಂದೆ ಸೇರಿಸಿಕೊಳ್ಳಲ್ಪಡುವ ಪ್ರತಿ ಒಬ್ಬ ಹೊಸ ಮೆಂಬರೂ ಪ್ರವೇಶಧನದ ಬಗ್ಗೆ ಅರ್ಧ ರೂಪಾಯಿಯನ್ನು ಕೊಡಬೇಕು.

ಮೇಲ್ವಿಚಾರಣೆ ವ ಕಾರ್‌ಬಾರ್.

5. ಬ್ಯಾಂಕಿನ ಎಲ್ಲಾ ಆಡಳಿತಗಳ ವಿಷಯವಲ್ಲಿ ಮುಂದೆ ಹೇಳುವ ವಿಧಿಗಳಿಗೆ ಒಳಪಟ್ಟು ಜನರಲ್ ಅಸೆಂಬ್ಲಿಯವರದೇ ಆಖೈರ್ ತೀರ್ಮಾನವಾಗಿರತಕ್ಕದ್ದು. ಜನರಲ್ ಅಸೆಂಬ್ಲಿಯವರು ಮೆಂಬರುಗಳ ಪೈಕಿ ಒಬ್ಬರನ್ನು ಪ್ರೆಸಿಡೆಂಟರಾಗಿಯೂ ಮತ್ತೊಬ್ಬರನ್ನು ವೈಸ್‌ಪ್ರೆಸಿಡೆಂಟರಾಗಿಯೂ

Agent, and the President and the Agent thus appointed shall hold office until relieved therefrom by others appointed by the General Assembly to succeed them. The Agent shall be the Chief Accountant of the Bank and shall be responsible for the proper and correct keeping of the Bank's accounts.

ಯೂ ಮೊಕರರು ಮಾಡಬೇಕು. ಹಾಗೆ ಮೊಕರರು ಮಾಡಲ್ಪಟ್ಟ ಪ್ರೆಸಿಡೆಂಟರು ಮತ್ತು ಏಜಂಟರು, ತಮ್ಮ ಕೆಲಸಗಳಿಗೆ ಜನರಲ್ ಅಸೆಂಬ್ಲಿಯವರಿಂದ ಬೇರೆ ಇಸಂಗಳು ಮೊಕರರಾಗಿ ಸದರೀ ಇಸಂಗಳು ಚಾರ್ಜನ್ನು ವಹಿಸುವವರಿಗೂ ಕೆಲಸದ ಮೇಲೆ ಇರಬೇಕು. ಏಜಂಟು ಬ್ಯಾಂಕಿಗೆ ಮುಖ್ಯನಾದ ಅಕೌಂಟೆಂಟ್ ಆಗಿ ಬ್ಯಾಂಕಿನ ಲೆಕ್ಕಗಳನ್ನು ಕ್ರಮವಾಗಿಯೂ ಮತ್ತು ಕರಾರುವಾಕಾ ಇಡುವ ವಿಷಯದಲ್ಲಿ ಜವಾಬ್ದಾರನಾಗಿರತಕ್ಕದ್ದು.

6. The cash balance in hand, the registers, accounts, title deeds, documents, and all other property belonging to the Bank shall be kept in the Bank premises in the custody of the President and the Agent, who shall be responsible for their safety.

6. ಬ್ಯಾಂಕಿನಲ್ಲಿ ಹಾಜರಿರತಕ್ಕ ಶಿಲ್ಕು ಹಣವು, ರಿಜಿಸ್ಟರ್‌ಗಳು, ಲೆಕ್ಕ ಗಳು, ಟೈಟಲ್ ಡೀಡುಗಳು, ಡಾಸ್ಟ್ರೈವಜುಗಳು ಮತ್ತು ಬ್ಯಾಂಕಿಗೆ ಸೇರಿದ ಇತರ ಎಲ್ಲಾ ಸ್ವತ್ತುಗಳೂ ಬ್ಯಾಂಕ್ ಮನೆಯಲ್ಲಿ ಪ್ರೆಸಿಡೆಂಟರ ಮತ್ತು ಏಜೆಂಟರ ಫಕದಲ್ಲಿ ಇರಬೇಕು. ಇವುಗಳ ಉಸ್ತುವಾರಿ ವಿಷಯದಲ್ಲಿ ಸದರೀ ಪ್ರೆಸಿಡೆಂಟರು ಮತ್ತು ಏಜಂಟರು ಜವಾಬ್‌ದಾರ್‌ರಾಗಿರುವರು.

7. The registers and accounts to be kept in the Bank in addition to those named below, which are indispensable, and all the details in connection with the management of the Bank, shall be settled by the General Assembly in a manner not inconsistent with these Articles, and recorded in the Minute Book maintained in the Bank—

7. ಈ ಕೆಳಗೆ ನಮೂದಿಸುವ ಅವಶ್ಯವಾಗಿಬ್ಯಾಂಕಿನಲ್ಲಿ ಇಟ್ಟೇತೀರಬೇಕಾದ ರಿಜಿಸ್ಟರುಗಳೂ ಲೆಕ್ಕಗಳೂ ಅಲ್ಲದೆ ಮತ್ತ್ಯಾವವನ್ನು ಇಡಬೇಕೆಂಬುವದು, ಮತ್ತು ಬ್ಯಾಂಕಿನಲ್ಲಿ ನಡೆಯುವ ಕೆಲಸಗಳ ತಪ್ಶಿಲ್‌ಗಳು ಸಹ ಈ ವಿಧಿಗಳಿಗೆ ವಿರೋಧವಿಲ್ಲದಂತೆ ಜನರಲ್ ಅಸೆಂಬ್ಲಿಯವರಿಂದ ನಿರ್ಣಯಿಸಲ್ಪಟ್ಟು ಬ್ಯಾಂಕಿನಲ್ಲಿಡತಕ್ಕ ಮಿನಿಟ್ ಬುಕ್ಕಿನಲ್ಲಿ ರಿಕಾರ್ಡ್ ಮಾಡಲ್ಪಡಬೇಕು.

1. Register of Members.
2. Register of Applications for Loans, with the purpose thereof.
3. Cash Book.
4. Ledger.
5. Minute Book.
6. Half-yearly Cash Balance Statement.

1. ಮೆಂಬರುಗಳ ರಿಜಿಸ್ಟರ್.
2. ಸಾಲಗಳಿಗಾಗಿ ಬರತಕ್ಕ ದರಖಾಸ್ತುಗಳು ಮತ್ತು ಯಾವ ಉದ್ದೇಶದಿಂದ ಸಾಲ ಅಪೇಕ್ಷಿಸಲ್ಪಡುತ್ತೋ ಅದನ್ನೆಲ್ಲಾ ತೋರಿಸುವ ರಿಜಿಸ್ಟರ್.
3. ಕ್ಯಾಷ್ ಬುಕ್ಕು.
4. ಲೆಡ್ಜರ್.
5. ಮಿನಿಟ್ ಬುಕ್ಕು.
6. ಆರು ತಿಂಗಳಿಗೊಂದಾವರ್ತಿ ತಯಾರಾಗುವ ಕ್ಯಾಷ್ ಬ್ಯಾಲೆನ್ಸ್ ತಖ್ತೆ.

General Meetings.

ಸಾಮಾನ್ಯ ಸಭೆಗಳು.

8. The first meeting of the General Assembly shall be held at such time, not more than three months after the incorporation of the Association, and at such place as the members may determine.

8. ಜನರಲ್ ಅಸೆಂಬ್ಲಿಯವರ ಮೊದಲನೇ ಮಿಾಟಿಂಗು ಯಾನೆ ಸಭೆಯು, ಸಂಘವು ಒಗ್ಗಟ್ಟುಮಾಡಲ್ಪಟ್ಟ ತರುವಾಯ ಮೂರು ತಿಂಗಳಿಗೆ ಮಿಾರದೆ, ಮೆಂಬರುಗಳು ಗೊತ್ತು ಮಾಡುವ ಒಂದು ಕಾಲದಲ್ಲಿ ಮತ್ತು ಅವರು ಗೊತ್ತುಮಾಡಬಹುದಾದ ಸ್ಥಳದಲ್ಲಿ ಸೇರತಕ್ಕದ್ದು.

9. Subsequent general meetings shall be held, at the least, once in every six months, and at such place as the General Assembly may prescribe.

9. ಆಮೇಲಿನ ಸಾಮಾನ್ಯ ಸಭೆಗಳು ಜನರಲ್ ಅಸೆಂಬ್ಲಿಯವರು ಗೊತ್ತುಮಾಡುವ ಸ್ಥಳದಲ್ಲಿ ಕನಿಷ್ಠ ಪಕ್ಷ ಪ್ರತಿ ಆರು ತಿಂಗಳಿಗೊಂದಾವರ್ತಿ ಸೇರತಕ್ಕದ್ದು.

10. The above mentioned general meetings shall be called ordinary meetings; all other general meetings shall be called extraordinary.

10. ಮೇಲೆ ನಮೂದಾದ ಸಾಮಾನ್ಯ ಸಭೆಗಳು ಸಾಧಾರಣ ಸಭೆಗಳೆಂತಲೂ ಇತರ ಎಲ್ಲಾ ಸಾಮಾನ್ಯ ಸಭೆಗಳು ಅಸಾಧಾರಣಸಭೆಗಳೆಂತಲೂ ಎನ್ನಿಸಿಕೊಳ್ಳುವವು.

11. The Directors hereinafter mentioned may, whenever they think fit, and they shall, upon a requisition made in writing by any three or more members, convene an extraordinary general meeting.

11. ಮುಂದೆ ನಮೂದಾಗುವ ಡೈರೆಕ್ಟರುಗಳು ತಮಗೆ ಯುಕ್ತವೆಂತ ತೋರಿದಾಗೆಲ್ಲ ಒಂದು ಅಸಾಧಾರಣ ಸಾಮಾನ್ಯ ಸಭೆಯನ್ನು ಸೇರಿಸಬಹುದು. ಮೂರು ಯಾ ಹೆಚ್ಚು ಮಂದಿ ಮೆಂಬರುಗಳಿಂದ ಬರಹ ಮೂಲಕವಾಗಿ ವಿಜ್ಞಾಪನೆ ಮಾಡಲ್ಪಟ್ಟಾಗ ಸದರೀ ಡೈರೆಕ್ಟರುಗಳು ಆವಶ್ಯಕವಾಗಿ ಅಂಥಾ ಸಭೆಯನ್ನು ಸೇರಿಸಬೇಕು.

12. Any requisition made by the members as above shall express the object of the meeting proposed to be called, and shall be left at the registered office of the Bank.

12. ಮೇಲೆ ನಮೂದಾದ ಮೇರಿಗೆ ಮೆಂಬರುಗಳಿಂದ ಮಾಡಲ್ಪಡುವ ವಿಜ್ಞಾಪನೆಯಲ್ಲಿ, ಸೇರಬೇಕಾಗಿರುವ ಸಭೆಯ ಉದ್ದೇಶವನ್ನು ನಮೂದಿಸಿ ಆದನ್ನು ಬ್ಯಾಂಕಿನ ರಿಜಿಸ್ಟರ್ ಮಾಡಲ್ಪಟ್ಟ ಆಫೀಸಿಗೆ ಕಳುಹಿಸತಕ್ಕದ್ದು.

13. Upon the receipt of such requisition, the Directors shall forthwith proceed to convene an extraordinary general meeting. If they do not proceed to convene the same within twenty-one days from the date of the requisition, the requisitionists or any other three members may themselves convene an extraordinary general meeting.

13. ಅಂಥಾ ವಿಜ್ಞಾಪನೆ ತಲಪಿದ ಮೇಲೆ ಡೈರೆಕ್ಟರುಗಳು ಬಡನೆ ಒಂದು ಅಸಾಧಾರಣ ಸಾಮಾನ್ಯ ಸಭೆಯನ್ನು ಸೇರಿಸಲಿಕ್ಕೆ ಪ್ರವರ್ತಿಸತಕ್ಕದ್ದು. ಅವರು ಸದರೀ ವಿಜ್ಞಾಪನೆಯು ತಾರೀಖು ಆಗಾಯಿತು ಇಪ್ಪತ್ತೊಂದು ದಿವಸಗಳೊಳಗಾಗಿ ಅಂಥ ಸಭೆಯನ್ನು ಸೇರಿಸಲಿಕ್ಕೆ ಪ್ರವರ್ತಿಸದಿದ್ದರೆ ವಿಜ್ಞಾಪನೆಗಾರರು ಯಾ ಇತರ ಮೂರು ಮಂದಿ ಮೆಂಬರುಗಳು ತಾವೇ ಒಂದು ಅಸಾಧಾರಣ ಸಾಮಾನ್ಯ ಸಭೆಯನ್ನು ಸೇರಿಸಬಹುದು.

Proceedings at General Meetings.

ಸಾಮಾನ್ಯ ಸಭೆಗಳಲ್ಲಿ ನಡವಳಿತೆಗಳು.

14. Seven days' notice at the least, specifying the place, the day and the hour of meeting, and, in case of special business, the general nature of such business, shall be given to the members in manner hereinafter mentioned, or in such other manner, if any, as may be prescribed at a general meeting; but the non-receipt of such notice by any member shall not invalidate the proceedings of any general meeting.

14. ಸಭೆ ಸೇರಬೇಕಾವ ಸ್ಥಳವನ್ನೂ, ದಿನವನ್ನೂ, ಹೊತ್ತನ್ನೂ, ಮತ್ತು ವಿಶೇಷ ಕೆಲಸ ನಡಿಸಬೇಕಾಗಿದ್ದಲ್ಲಿ ಅಂಥಾ ಕೆಲಸದ ಸಾಮಾನ್ಯ ಸ್ವಭಾವವನ್ನೂ, ನಮೂದಿಸಿ, ಇನ್ನು ಮೇಲೆ ನಮೂದಿಸೋಣಾಗುವ ರೀತಿಯಲ್ಲಿ ಆಥವಾ ಸಾಮಾನ್ಯ ಸಭೆಯಲ್ಲಿ ನಿರ್ದೇಶಿಸಲ್ಪಡಬಹುದಾದ ಯಾವದಾದರೂ ಇತರ ರೀತಿಯಲ್ಲಿ, ಮೆಂಬರುಗಳಿಗೆ ಕನಿಷ್ಠಪಕ್ಷ ಏಳು ದಿವಸಗಳ ನೋಟೀಸುಕೊಡತಕ್ಕದ್ದು. ಆದರೆ ಯಾವ ಮೆಂಬರಿಗಾದರೂ ಅಂಥಾ ನೋಟೀಸು ತಲಪದೆ ಹೋದ ಸಬಬಿನ ಮೇಲೆ ಯಾವ ಸಾಮಾನ್ಯ ಸಭೆಯ ನಡವಳಿತೆಗಳೂ ನಿಷ್ಪ್ರಯೋಜನವಾಗಕೂಡದು.

15. All business shall be deemed special that is transacted at an extraordinary meeting and all that is transacted at an ordinary meeting, with the exception of the consideration of the accounts, balance sheets and the ordinary report of the Directors.

15. ಅಸಾಧಾರಣ ಸಭೆಯಲ್ಲಿ ನಡಿಸೋಣಾದ ಸಮಸ್ತ ಕೆಲಸವೂ, ಲೆಕ್ಕಗಳನ್ನೂ, ಬ್ಯಾಲೆನ್ಸ್‌ಷೀಟಿಯಾನೆ ಬಾಕೀ ಪಟ್ಟಿಗಳನ್ನೂ, ಡೈರೆಕ್ಟರುಗಳ ಸಾಧಾರಣ ರಿಪೋರ್ಟನ್ನೂ ಆಲೋಚನೆಗೆ ತೆಗೆದುಕೊಳ್ಳುವದು ವಿನಾ ಸಾಧಾರಣ ಸಭೆಯಲ್ಲಿ ನಡಿಸೋಣಾದ ಸಮಸ್ತ ಕೆಲಸವೂ, ವಿಶೇಷವಾದ್ದೆಂದು ಗ್ರಹಿಸಲ್ಪಡತಕ್ಕದ್ದು.

16. No business shall be transacted at any meeting unless a quorum of members is present at the commencement of such business. Such quorum shall be ascertained as follows, that is to say, if the members of the Bank at the time of the meeting do not exceed ten in number, the quorum shall be five; if they exceed ten, there shall be added to the above quorum one for every five additional members, with this limitation that no quorum shall in any case exceed fifteen.

16. ಯಾವ ಸಭೆಯಲ್ಲಾದರೂ ಕೆಲಸಕ್ಕೆ ಪ್ರವರ್ತಿಸುವಾಗ ಕೋರಂಸಂಖ್ಯೆಯು ಮೆಂಬರುಗಳು ಹಾಜರಾಗದಿದ್ದರೆ ಸದರೀ ಸಭೆಯಲ್ಲಿ ಯಾವ ಕೆಲಸವನ್ನೂ ನಡಿಸಕೂಡದು. ಸದರೀ ಕೋರಂ ಸಂಖ್ಯೆಯನ್ನು ಕೆಳಗೆ ನಮೂದಿಸಿರುವರೀತಿಯಲ್ಲಿ ನಿರ್ಣಯಿಸತಕ್ಕದ್ದು. ಪ್ಯಾಗಂದರೆ—ಸಭೆ ಸೇರುವ ಕಾಲದಲ್ಲಿ ಬ್ಯಾಂಕಿನ ಮೆಂಬರುಗಳು ಹತ್ತು ಮಂದಿಗೆ ಮೀರದಿದ್ದರೆ ಕೋರಂ ಆಗಲಿಕ್ಕೆ ಐದು ಮಂದಿ ಸೇರತಕ್ಕದ್ದು; ಹತ್ತು ಮಂದಿಗಿಂತ ಹೆಚ್ಚಾಗಿದ್ದರೆ, ಪ್ರತಿ ಐದುಮಂದಿ ಹೆಚ್ಚು ಮೆಂಬರುಗಳಿಗೆ ಒಬ್ಬನ ಪ್ರಕಾರ ಸದರೀ ಕೋರಂ ಸಂಖ್ಯೆಗೆ ಸೇರಿಸತಕ್ಕದ್ದು ಆದರೆ ಈ ನಿರ್ಬಂಧಕ್ಕೊಳಗಾಗಿರತಕ್ಕದ್ದು, ಏನಂದರೆ—ಯಾವ ಕೋರಂ ಆಗಲಿ ಹದಿನೈದು ಮಂದಿಗಿಂತ ಯಾವಾಗಲೂ ಹೆಚ್ಚಾಗಿರಕೂಡದು.

17. If, within one hour from the time appointed for the meeting, a quorum of members is not present, the meeting, if convened upon the requisition of members, shall be dissolved. In any other case, it shall stand adjourned to the same day in the next week at the same time and place; and if at such adjourned meeting, a quorum is not present, it shall be adjourned *sine die*.

17. ಸಭೆ ಸೇರತಕ್ಕ ಬಗ್ಗೆ ಗೊತ್ತುಮಾಡೋ ಣಾದ ಕಾಲ ಗತಿಸಿದ ಒಂದು ಘಂಟೆ ಹೊತ್ತಿನ ಒಳಗಾಗಿ ಕೋರಂ ಆಗಲಿಕ್ಕೆ ಎಷ್ಟು ಮಂದಿ ಬೇಕೋ ಅಷ್ಟು ಮಂದಿಹಾಜರಾಗದೆ ಹೋದರೆ, ಸದರೀ ಸಭೆಯು ಮೆಂಬರುಗಳ ವಿಜ್ಞಾಪನೆಯ ಮೇಲೆ ಸೇರಿಸೋಣಾದ್ದಾದಲ್ಲಿ ಆಗಲಿಸಿಬಿಡಲ್ಪಡತಕದ್ದು. ಯಾವದಾವರೂ ಇತರ ಸಂಗತಿಯಲ್ಲಿ ಅದು ಮಾರನೇವಾರದ ಅದೇ ದಿವಸ ಅದೇ ಸ್ಥಳದಲ್ಲಿ ಅದೇ ಹೊತ್ತಿನಲ್ಲಿ ಸೇರುವಂತೆ ನಿಲ್ಲಿಸಿ ಇಡಲ್ಪಡತಕ್ಕದ್ದು. ಹಾಗೆ ನಿಲ್ಲಿಸಿ ಇಡಲ್ಪಟ್ಟು ಪುನಃ ಸೇರೋಣಾದ ಸಭೆಯಲ್ಲಿ ಸಹ ಕೋರಂ ಹಾಜರಾಗದಿದ್ದರೆ, ಅದು ಗಡುವಿಲ್ಲದ್ದಾಗಿ ನಿಲ್ಲಿಸಿ ಇಡಲ್ಪಡತಕ್ಕದ್ದು.

18. The President shall preside as Chairman at every general meeting.

18. ಪ್ರೆಸಿಡೆಂಟು ಪ್ರತಿ ಸಾಮಾನ್ಯ ಸಭೆಯಲ್ಲಿಯೂ ಸಭಾನಾಯಕನಾಗಿರತಕ್ಕದ್ದು.

19. If, at any general meeting, the President is not present within 15 minutes after the time appointed for holding the same, the members shall choose some one of their number to be Chairman of such meeting

19. ಯಾವ ಸಾಮಾನ್ಯ ಸಭೆಯಲ್ಲಾದರೂ ಅದು ಸೇರಬೇಕಾವ ಕಾಲ ಗತಿಸಿವ ಪದಿನೈದು ನಿಮಿಷಗಳೊಳಗಾಗಿ ಪ್ರೆಸಿಡೆಂಟ್ ಹಾಜರಾಗದಿದ್ದರೆ ಆಗ ಅಲ್ಲಿ ಬಂದಿರುವ ಮೆಂಬರುಗಳು ತಮ್ಮ ಪೈಕಿ ಯಾವನಾವರೂ ಒಬ್ಬನನ್ನು ಆಂಥಾ ಸಭೆಗೆ ಸಭಾನಾಯಕನನ್ನಾಗಿ ನೇಮಿಸತಕ್ಕದ್ದು.

20. The Chairman may, with the consent of the meeting, adjourn any meeting from time to time and from place to place; but no business shall be transacted at any adjourned meeting other than the business left unfinished at the meeting from which the adjournment took place.

20. ಸಭೆಯವರ ಸಮ್ಮತಿ ಪಡೆದು ಸಭಾನಾಯಕನು ಸಭೆಯನ್ನು ನಿಲ್ಲಿಸಿ ಬೇರೆ ಕಾಲದಲ್ಲಿ ಬೇರೆ ಸ್ಥಳದಲ್ಲಿ ನಡೆಯುವಂತೆ ಮಾಡಬಹುದು. ಆದರೆ ಹಾಗೆ ಪುನಃ ಸೇರುವ ಸಭೆಯಲ್ಲಿ, ಆದಕ್ಕೆಮೊದಲು ಸಭೆ ಸೇರಿದಾಗ ಯಾವ ಕೆಲಸ ಪೂರೈಸದೆ ಬಿಡಲ್ಪಟ್ಟಿತೋ ಆವನ್ನು ಮಾಡಬೇಕೇ ಹೊರತು ಇನ್ಯಾವಕೆಲಸವನ್ನೂ ಮಾಡಕೂಡದು.

Votes of Members.

ಮೆಂಬರುಗಳ ವೋಟ್ಸುಯಾನೆ ವಾಕ್ಯಗಳು.

21. Every member shall have one vote and no more; and the resolution of the meet-

21. ಪ್ರತಿಮೆಂಬರು ಒಂದುವೋಟುಯಾನೆ ವಾಕ್ಯಗೆಮಾತ್ರ ಹಕ್ಕುಳ್ಳವನಾಗಿರತಕ್ಕದ್ದೇ ಹೊರತು ಹೆಚ್ಚು ವಾಕ್ಯಗಳಿಗಲ್ಲ. ಮತ್ತು ಬೇರೆ ರೀತಿಯಲ್ಲಿ ಕಂ

ing shall be determined by the majority of votes unless otherwise expressly provided.

ಶೋಕ್ತವಾಗಿ ಗೊತ್ತು ಮಾಡಲ್ಪಟ್ಟಿದ್ದ ಹೊರತು ಸಭೆಯ ನಿರ್ಣಯವು ಫಲಾನೇಕ್ಷೆಯುಳ್ಳವರು ವೋಟ್ಸ್ ಯಾನೆ ವಾಕ್ಕುಗಳ ಹೆಚ್ಚು ಸಂಖ್ಯೆಯಿಂದ ನಿಶ್ಚಯಿಸತಕ್ಕದ್ದು.

22. If any member, owing to minority or other cause, is suffering from a legal disability, he may vote by his duly appointed guardian or any one of such guardians if more than one.

22. ಯಾವ ಮೆಂಬರು ಮೈನರ್ ಆಗಿರುವದರಿಂದಾಗಲಿ ಅಥವಾ ಮತ್ತೊಂದು ಕಾರಣದಿಂದಾಗಲಿ ಕಾನೂನು ಪ್ರಕಾರ ಅನರ್ಹಿಕಾರಿಯಾಗಿರುತ್ತಾನೊ ಅಂಥವನು ಕ್ರಮವಾಗಿ ನೇಮಿಸಲ್ಪಟ್ಟ ತನ್ನ ಗಾರ್ಡಿಯರ್ ಮೂಲಕ ಅಥವಾ ಅನೇಕ ಮಂದಿ ಗಾರ್ಡಿಯರ್ಗಳಿದ್ದ ಪಕ್ಷದಲ್ಲಿ ಆ ಪೈಕಿ ಒಬ್ಬ ಗಾರ್ಡಿಯರ್ ಮೂಲಕವಾಗಿ ಆಗಲಿ ವೋಟ್ಯಾನೆ ವಾಕ್ಕು ನುಡಿಯಬಹುದು.

23. No member shall be entitled to vote at any meeting if he is a defaulter at the time of such meeting.

23. ಯಾವ ಮೆಂಬರು, ಸಭೆ ಸೇರುವ ಕಾಲದಲ್ಲಿ ಬ್ಯಾಂಕಿನ ನಿಬಂಧನೆಗಳಿಗೆ ತಪ್ಪಿ ನಡೆದವನಾಗಿರುತ್ತಾನೊ ಅಂಥವನು ಬ್ಯಾಂಕಿನ ಯಾವ ಸಭೆಯಲ್ಲೂ ವೋಟ್ಯಾನೆ ವಾಕ್ಕು ನುಡಿಯಲಿಕ್ಕೆ ಅರ್ಹನಾಗುವದಿಲ್ಲ.

24. Votes may be given either personally or by a proxy appointed in writing duly signed by the appointer.

24. ವಾಕ್ಕುಗಳನ್ನು ಖುದ್ದಾಗಿ ಯಾ ಬರಹ ಮೂಲಕ ನೇಮಿಸಲ್ಪಟ್ಟ ಮುಕ್ತಾರೀಕನ ಮೂಲಕವಾಗಿ ನುಡಿಯಬಹುದು. ಮುಕ್ತಾರೀಕತೆಯ ದಸ್ತಾವೇಜು ಮುಕ್ತಾರೀಕನನ್ನು ನೇಮಿಸಿದವನ ದಸ್ಕತ್ತು ಉಳ್ಳದ್ದಾಗಿ ಇರತಕ್ಕದ್ದು.

25. No person shall be appointed a proxy who is not a member, and the instrument appointing him shall be deposited at the registered office of the Bank not less than forty-eight hours before the time of holding the meeting at which he proposes to vote.

25. ಮೆಂಬರಲ್ಲದ ಯಾವ ಮನುಷ್ಯನೂ ಮುಕ್ತಾರೀಕನಾಗಿ ನೇಮಿಸಲ್ಪಡಕೂಡದು. ಆವನನ್ನು ನೇಮಿಸುವ ದಸ್ತಾವೇಜು ಆವನು ಯಾವ ಸಭೆಯಲ್ಲಿ ವಾಕ್ಕು ನುಡಿಯಬೇಕೆಂದಿದ್ದಾನೊ ಅಂಥಾ ಸಭೆ ಸೇರುವದಕ್ಕಿಂತ ನಲವತ್ತೆಂಟು ಘಂಟೆಗಳಿಗೆ ಕಮ್ಮಿ ಇಲ್ಲದಷ್ಟು ಕಾಲಕ್ಕೆ ಮುಂಚಿತವಾಗಿ ಬ್ಯಾಂಕಿನ ರಿಜಿಸ್ಟರ್ಡಾಡಲ್ಪಟ್ಟ ಸ್ಥಳವಾದ ಆಫೀಸಿನಲ್ಲಿ ಇಡಲ್ಪಡತಕ್ಕದ್ದು.

26. Any instrument appointing a proxy shall be in the following form :—

.....Agricultural Bank.

I.....

of.....

being a member of the.....

Agricultural Bank, hereby appoint.....

.....

of.....

as my proxy to vote for me and on my behalf at the general meeting of the Bank to be held on the.....day of.....

and at any adjournment thereof (or at any meeting of the Bank that may be held in the year.....).

Date.....

Signature.....

Witness.....

26. ಮುಕ್ತಾರೀಕನನ್ನು ನೇಮಿಸುವ ದಸ್ತಾವೇಜು, ಈಕೆಳಗಿನ ನಮೂನೆ ಪ್ರಕಾರ ಇರತಕ್ಕದ್ದು:—

.....ವ್ಯವಸಾಯದ ಬ್ಯಾಂಕು.

.....ವ್ಯವಸಾಯದ ಬ್ಯಾಂಕಿನ

ಮೆಂಬರಾದ .....ದ

.....ಎಂಬ

ನಾನು.....ದಿವಸ ಸೇರುವ ಬ್ಯಾಂಕಿನ ಸಾಮಾನ್ಯ ಸಭೆಯಲ್ಲೂ ಅದು ನಿಲ್ಲಿಸಿ ಇಡಲ್ಪಟ್ಟರೆ ಪುನಃ ಸೇರುವ ಸಭೆಯಲ್ಲೂ (ಅಥವಾ .....ಸಂವತ್ಸರದಲ್ಲಿ ಸೇರಬಹುದಾದ ಬ್ಯಾಂಕಿನ ಯಾವ ಸಭೆಯಲ್ಲಾದರೂ) ನನಗೋಸ್ಕರ ವೆ ನನ್ನ ತರಫಿನಲ್ಲಿ ವಾಕ್ಕು ನುಡಿಯಲಿಕ್ಕೆ ನನ್ನ ಮುಕ್ತಾರೀಕನಾಗಿ .....ದ .....ಎಂಬವನನ್ನು ಈ ಮೂಲಕವಾಗಿ ನೇಮಿಸುತ್ತೇನೆ.

ಬತಾರೀಖು

ದಸ್ಕತ್ತು

ಸಾಕ್ಷಿ

Board of Directors.

27. In subordination to the General Assembly, the affairs of the Bank shall be managed by a Board of Directors consisting of the President and the Agent and of not less than five and not more than seven members chosen every half-year by the General Assembly.

28. The President and the Agent shall have joint power to sign, and to transact business, on behalf of and under the instructions of the Board of Directors: The Agent shall prepare the balance sheet of the Bank for every half year ending 30th June and 31st December, and lay it before the President on or before the 15th of July and 15th of January, respectively, following.

29. If the office of President or Agent becomes vacant, the remaining members of the Board of Directors shall forthwith appoint any member of the Bank (whether on the Board or not) as Provisional President or Agent as the case may be, and convene a meeting of the General Assembly on the earliest date possible for appointing a permanent successor to the vacant office.

30. A retiring Director shall be re-eligible.

31. Subject to the maximum and minimum laid down in para 27 above, the General Assembly, may from time to time in general meeting, increase or reduce the number of members constituting the Board of Directors.

32. Any casual vacancy occurring among the members of the Board of Directors may be filled up by the remaining members of that Board; but any person so chosen shall retain his office so long only as the vacating director would have retained the same if no vacancy had occurred.

ಡೈರೆಕ್ಟರ್‌ಗಳ ಬೋರ್ಡ್.

27. ಪ್ರೆಸಿಡೆಂಟ್ ಮತ್ತು ಏಜಂಟರಿಂದಲೂ, ಮತ್ತು ಜನರಲ್ ಅಸೆಂಬ್ಲಿಯವರಿಂದ ಪ್ರತಿ ಆರು ತಿಂಗಳಿಗೊಂದಾವರ್ತಿ ಚುನಾಯಿಸಲ್ಪಡುವ ಐದು ಮುಂದಿಗೆ ಕಮ್ಮಿ ಇಲ್ಲದಷ್ಟು ಏಳುಮುಂದಿಗೆ ಜಾಸ್ತಿ ಇಲ್ಲದಷ್ಟು ಮೆಂಬರುಗಳಿಂದಲೂ, ಕೂಡಿರುವ ಡೈರೆಕ್ಟರ್‌ಗಳ ಬೋರ್ಡು ಜನರಲ್ ಅಸೆಂಬ್ಲಿಯವರ ಆಜ್ಞೆಗೆಬಳಪಟ್ಟು ಬ್ಯಾಂಕಿನ ಆಡಳಿತಗಳನ್ನು ನಡಿಸಬೇಕು.

28. ಪ್ರೆಸಿಡೆಂಟರು ಮತ್ತು ಏಜಂಟರು ಡೈರೆಕ್ಟರುಗಳ ಬೋರ್ಡಿನ ತರ್ಫಿನಲ್ಲಿ ಮತ್ತು ಸದರಿ ಬೋರ್ಡಿನವರ ಅಪ್ಪಣೆ ಅನುಸರಿಸಿ ರುಜು ಮಾಡುವದಕ್ಕೂ ಮತ್ತು ಆಡಳಿತಗಳನ್ನು ನಡೆಸುವದಕ್ಕೂ ಜಂಟಿಯಾಗಿ ಅಧಿಕಾರವುಳ್ಳವರಾಗಿರುತ್ತಾರೆ. ಏಜಂಟರು ಜೂನ್ 30ಕ್ಕೆ ಪೂರೈಸುವ ಆರು ತಿಂಗಳ ಬಾಕಿಪಟ್ಟಿಯನ್ನು ಜುಲೈ ತಾರೀಖು 15ರಲ್ಲಿ ಅಥವಾ ಅದಕ್ಕೆ ಮೊದಲೇ ಮತ್ತು ಡಿಸೆಂಬರ್ 31ಕ್ಕೆ ಪೂರೈಸುವ ಆರು ತಿಂಗಳ ಬಾಕಿಪಟ್ಟಿಯನ್ನು ಮುಂದಿನ ಜನವರಿ ತಾರೀಖು 15ರಲ್ಲಿ ಅಥವಾ ಅದಕ್ಕೆ ಮೊದಲೇ ಪ್ರೆಸಿಡೆಂಟರಲ್ಲಿ ಒಪ್ಪಿಸತಕ್ಕದ್ದು.

29. ಪ್ರೆಸಿಡೆಂಟರ ಕೆಲಸವಾಗಲಿ ಅಥವಾ ಏಜಂಟರ ಕೆಲಸವಾಗಲಿ ಖಾಲಿಬಿದ್ದಸಂದರ್ಭದಲ್ಲಿ ಡೈರೆಕ್ಟರುಗಳ ಬೋರ್ಡ್‌ನಲ್ಲಿಕಿ ಉಳಿದಮೆಂಬರುಗಳು ಆ ಕೂಡೆ ಬೋರ್ಡಿಗೆ ಸೇರಿರತಕ್ಕ ಒಬ್ಬನ್ನೇ ಆಗಲಿ, ಅಥವಾ ಅದಕ್ಕೆ ಸೇರದಿರುವ ಒಬ್ಬ ಮೆಂಬರನ್ನಾಗಲಿ ಖಾಲಿ ಆದ ಕೆಲಸಕ್ಕೆ ಹಂಗಾಮಿಯಾಗಿ ನೇಮಿಸಿ, ಕಾಯಮು ಆಗಿ ಒಬ್ಬನನ್ನು ನೇಮಿಸತಕ್ಕಬಗ್ಗೆ, ಜನರಲ್ ಅಸೆಂಬ್ಲಿಯವರ ಸಭೆಯನ್ನು ಸಾಧ್ಯವಾದಷ್ಟು ಜಾಗ್ರತೆಯಲ್ಲಿ ಸೇರಿಸತಕ್ಕದ್ದು.

30. ಒಂದಾವರ್ತಿ ಡೈರೆಕ್ಟರ್‌ಕೆಲಸವನ್ನು ನಿವೃತ್ತಿ ಮಾಡಿಕೊಂಡವನು ಪುನಃ ನೇಮಿಸಲ್ಪಡಲಿಕ್ಕೆ ಅರ್ಹನಾಗಿರತಕ್ಕದ್ದು.

31. ಡೈರೆಕ್ಟರ್‌ಗಳ ಬೋರ್ಡಿಗೆ ಸೇರಿರುವ ಮೆಂಬರುಗಳ ಸಂಖ್ಯೆಯನ್ನು, ಮೇಲೆ 27ನೇ ಪ್ಯಾರಾದಲ್ಲಿ ಎಷ್ಟು ಮುಂದಿಗೆ ಮೀರಕೂಡದೆಂಬುವ ಬಗ್ಯೂ ಎಷ್ಟು ಮುಂದಿಗೆ ಕಡಮೆ ಆಗಕೂಡದೆಂಬುವಬಗ್ಯೂ ಹೇಳಿರುವ ನಿಯಮಕ್ಕೆ ಬಳಪಟ್ಟು, ಜನರಲ್ ಅಸೆಂಬ್ಲಿಯವರು ಆಗಿಂದಾಗ್ಗೆ ಸಾಮಾನ್ಯಸಭೆಯಲ್ಲಿ ಹೆಚ್ಚಿಸಲೂ ಬಹುದು ತಗ್ಗಿಸಲೂ ಬಹುದು.

32. ಡೈರೆಕ್ಟರುಗಳ ಬೋರ್ಡಿನ ಮೆಂಬರುಗಳಲ್ಲಿ ಅಕಸ್ಮಾತ್ತಾಗಿ ಆಗುವ ಖಾಲಿಯು ಸದರಿ ಬೋರ್ಡಿನ ಇತರ ಮೆಂಬರುಗಳಿಂದ ಭರ್ತಿ ಮಾಡಲ್ಪಡಬಹುದು. ಆದರೆ ಹಾಗೆ ನಿಯಮಿಸಲ್ಪಟ್ಟ ಮನುಷ್ಯನು, ಯಾವ ಕೆಲಸ ಖಾಲಿ ಆಯಿತೊ ಆದು ಖಾಲಿಯಾಗದಿದ್ದರೆ ಆ ಡೈರೆಕ್ಟರ್ ಎಷ್ಟುದಿವಸ ಕೆಲಸ ನೋಡುತ್ತಿದ್ದನೋ ಅಷ್ಟು ದಿವಸ ಮಾತ್ರ ಕೆಲಸ ನೋಡತಕ್ಕದ್ದು.

33. A general meeting may remove any Director before the expiration of his period of office, and may appoint another person in his stead. The person so appointed shall hold office during such time only as the Director in whose place he is appointed would have held the same if he had not been removed.

33. ಯಾವ ಡೈರೆಕ್ಟರನ್ನಾದರೂ ಅವನ ಉದ್ಯೋಗದ ವಾಯಿದೆ ತೀರುವದಕ್ಕೆ ಮುಂಚಿತವಾಗಿಯೇ ಜಾವಮಾನ್ಯಸಭೆಯವರು ಕೆಲಸದಿಂದ ತೊಲಗಿಸಬಹುದು; ಮತ್ತು ಅವನಿಗೆ ಬದಲಾಗಿ ಮತ್ತೊಬ್ಬ ಮನುಷ್ಯನನ್ನು ನೇಮಿಸಬಹುದು. ಹಾಗೆ ನೇಮಿಸಲ್ಪಟ್ಟ ಮನುಷ್ಯನು ಯಾವ ಡೈರೆಕ್ಟರಿಗೆ ಬದಲಾಗಿ ಬಂದನೋ ಆ ಡೈರೆಕ್ಟರು ಕೆಲಸದಿಂದ ತೊಲಗಿಸಲ್ಪಡದಿದ್ದರೆ ಎಷ್ಟು ದಿವಸ ಕೆಲಸದಲ್ಲಿರುತ್ತಿದ್ದನೋ ಅಷ್ಟುದಿವಸ ಮಾತ್ರ ಕೆಲಸ ನೋಡತಕ್ಕದ್ದು.

Proceedings of Directors.

ಡೈರೆಕ್ಟರುಗಳ ನಡವಳಿತೆಗಳು.

34. The Directors may meet together for the despatch of business, adjourn and otherwise regulate their meetings as they think fit, and determine the quorum necessary for the transaction of business. Questions arising at any time shall, unless otherwise expressly provided for in these Articles, be decided by a majority of votes. In case of an equality of votes, the President shall have a second or casting vote. A Director may at any time summon a meeting of the Board of Directors.

34. ಡೈರೆಕ್ಟರುಗಳು, ತಮಗೆ ಯುಕ್ತವಾಗಿ ತೋರುವ ಪ್ರಕಾರ, ಕೆಲಸತೂಗಿಸತಕ್ಕ ಬಗ್ಗೆ ಸಭೆ ಸೇರಬಹುದು, ಸಭೆಗಳನ್ನು ನಿಲ್ಲಿಸಿ ಇಡಬಹುದು ವ ಅನ್ಯಥಾ ಕ್ರಮಪಡಿಸಬಹುದು, ಮತ್ತು ಕೆಲಸ ನಡಿಸತಕ್ಕ ಬಗ್ಗೆ ಅವಶ್ಯವಾದ ಕೋರಂ ಸಂಖ್ಯೆಯನ್ನು ಗೊತ್ತು ಮಾಡಬಹುದು. ಯಾವ ಕಾಲವಲ್ಲಾದರೂ ಹುಟ್ಟುವ ತಕರಾರುಗಳು, ಈ ವಿಧಿಗಳಲ್ಲಿ ಅನ್ಯಥಾ ಕಂತೋಕ್ತವಾಗಿ ಹೇಳಲ್ಪಟ್ಟಿದ್ದರೇ ಹೊರತು, ಬಹು ಭಾಗದವರ ವಾಕ್ಯಿನ ಪ್ರಕಾರ ಫೈಸಲಾಗತಕ್ಕದ್ದು. ಉಭಯ ಪಕ್ಷದ ವಾಕ್ಯುಗಳು ಸಮವಾಗಿದ್ದಲ್ಲಿ ಪ್ರೆಸಿಡೆಂಟು ಕಾಸ್ಟಿಂಗ್‌ವೋಟ್ ಯಾನೆ ಎರಡನೇ ವಾಕ್ಯು ವುಳ್ಳವನಾಗಿರತಕ್ಕದ್ದು. ಒಬ್ಬ ಡೈರೆಕ್ಟರು ಯಾವಾಗಂದರೆ ಆವಾಗ ಡೈರೆಕ್ಟರುಗಳ ಬೋರ್ಡಿನ ಸಭೆಯನ್ನು ಸೇರಿಸಬಹುದು.

35. The President shall be the Chairman of the meetings of the Board of Directors; but if at any meeting the President is not present at the time appointed for holding the same, the Directors present shall choose one of their number to be Chairman of such meeting.

35. ಡೈರೆಕ್ಟರುಗಳಬೋರ್ಡಿನ ಸಭೆಗಳಲ್ಲಿ ಪ್ರೆಸಿಡೆಂಟ್ ಸಭಾನಾಯಕನಾಗಿರತಕ್ಕದ್ದು. ಆದರೆ ಯಾವ ಸಭೆಯಲ್ಲಾದರೂ, ಸಭೆ ಸೇರಬೇಕಾದಹೊತ್ತಿಗೆ ಸರಿಯಾಗಿ ಪ್ರೆಸಿಡೆಂಟ್ ಹಾಜರಾಗದೆ ಹೋದರೆ ಹಾಜರಾಗಿರುವ ಡೈರೆಕ್ಟರುಗಳು ತಮ್ಮ ಪೈಕಿ ಒಬ್ಬನನ್ನು ಸದರೀ ಸಭೆಗೆ ಸಭಾನಾಯಕನನ್ನಾಗಿ ನೇಮಿಸತಕ್ಕದ್ದು.

36. The Board of Directors may delegate any of their powers to a committee consisting of the President, the Agent and such member or members of their body as they think fit. Such committee shall be called the Executive Committee, and shall, in the exercise of the powers so delegated, conform to any regulations that may be imposed on it by the Board of Directors.

36. ಡೈರೆಕ್ಟರುಗಳ ಬೋರ್ಡಿನವರು ತಮ್ಮ ಅಧಿಕಾರಗಳಪೈಕಿ ಯಾವವನ್ನಾದರೂ, ಪ್ರೆಸಿಡೆಂಟ್, ಏಜಂಟ್ ಮತ್ತು ತಮ್ಮ ಪೈಕಿ ತಮಗೆ ಯುಕ್ತತೋರುವ ಇತರಮೆಂಬರು ಯಾ ಮೆಂಬರುಗಳು ಕೂಡಿ ವಿಚಾರಣಾ ಕಮಿಟಿಯವರಿಗೆ ಕೊಡಬಹುದು. ಅಂಥಾ ಕಮಿಟಿಯನ್ನು ಎಗ್ಜಿಕ್ಯೂಟಿವ್ ಕಮಿಟಿ ಎಂದು ಕರೆಯತಕ್ಕದ್ದು. ಈ ಕಮಿಟಿಯವರು ಹಾಗೆ ಕೊಡೋಣಾದ ಅಧಿಕಾರಗಳನ್ನು ಚಲಾಯಿಸುವ ವಿಷಯದಲ್ಲಿ ಡೈರೆಕ್ಟರುಗಳ ಬೋರ್ಡಿನಿಂದ ವಿಧಿಸಲ್ಪಡಬಹುದಾದ ರೆಗ್ಯುಲೇಷನ್‌ಗಳನ್ನನುಸರಿಸಿ ನಡಿಯತಕ್ಕದ್ದು.

Bank's Funds.

ಬ್ಯಾಂಕಿನ ಹಣ.

37. The Bank shall have no share capital, but shall carry on its business with funds

37. ಈ ಬ್ಯಾಂಕಿಗೆ ಹಿಸ್ಸೆಗಳ ಮೂಲಕವಾದ ಮೂಲಧನವಿರುವದಿಲ್ಲ. ಆದರೆ ಸೂಚ ಮಾಡುವವರ

raised by means of loans, as well as from deposits received from the members themselves or from others. The aggregate amount of such funds shall not for the present exceed Rs..... The General Assembly shall, however, be competent to resolve upon an increase of the funds of the Bank if such a course should at any time hereafter be found necessary owing to the expansion of business.

38. The rates of interest to be paid on loans and deposits shall, from time to time, be prescribed by the General Assembly.

39. The liability of the members of the Bank shall be equal as between themselves and joint and several as regards all others.

40. The cash balance in the hands of the Board of Directors shall not ordinarily exceed Rs..... All sums above this limit shall be lodged in a Government Treasury or deposited in a Government Savings Bank and be drawn upon from time to time as occasion may arise

Loans.

41. Loans will be granted only to the members of the Bank and will be of the following classes :—

Class I. On the security of immovable property.
Class II. On joint pro-notes.
Class III. On joint instalment bonds.
Class IV. On *mubadala* or hand loans.

42. A loan of Class IV shall not exceed Rs:....., while a loan of any other class may be granted to the extent of Rs..... Provided however that no member shall at any time be indebted to the Bank in a larger sum than Rs....., including loans of all kinds granted both to himself and to other members on his security.

ಮೂಲಕವಾಗಿಯೂ ಮತ್ತು ಮೆಂಬರುಗಳೇ ಆಗಲಿ ಇತರರೇ ಆಗಲಿ ಇಡುವ ಡಿಪಾಜಿಟ್ ಮೂಲಕವಾಗಿಯೂ ಬರುವ ಹಣವಲ್ಲಿ ಬ್ಯಾಂಕಿನ ಕೆಲಸಗಳನ್ನು ನಡಿಸತಕ್ಕದ್ದು. ಅಂಥಾಹಣದ ಮೊತ್ತವು ಪ್ರಕೃತಕ್ಕೆ ....ರೂಪಾಯಿಗಳಿಗಿಂತ ಹೆಚ್ಚಾಗಿರಕೂಡದು. ಆದರೆ, ಆಡಳಿತಗಳು ಹೆಚ್ಚುವರಿಂದ ಬ್ಯಾಂಕಿನ ಹಣವನ್ನು ಹೆಚ್ಚಿಸುವದು ಅವಶ್ಯಕವೆಂದು ಇತರರು ಯಾವಾಗಲಾದರೂ ಕಂಡುಬಂದಲ್ಲಿ, ಹಾಗೆ ಮಾಡಬೇಕೆಂದು ನಿರ್ಣಯಿಸುವದಕ್ಕೆ ಜನರಲ್ ಅಸೆಂಬ್ಲಿಯವರಿಗೆ ಅಧಿಕಾರವಿರತಕ್ಕದ್ದು.

38. ಸಾಲಗಳಿಗೂ ಮತ್ತು ಡಿಪಾಜಿಟ್ಟುಗೂ ಕೊಡಬೇಕಾದ ಬಡ್ಡಿಯ ದರಗಳನ್ನು ಆಗಿಂದಾಗ್ಗೆ ಜನರಲ್ ಅಸೆಂಬ್ಲಿಯವರು ಗೊತ್ತು ಮಾಡತಕ್ಕದ್ದು.

39. ಬ್ಯಾಂಕಿನ ಮೆಂಬರುಗಳೆಲ್ಲರೂ ತಮ್ಮ ತಮ್ಮೊಳಗೆ ಪರಸ್ಪರ ಸಮಾನವಾದ ಜವಾಬ್ದಾರಿಯುಳ್ಳವರಾಗಿಯೂ, ಮತ್ತು ಇತರರೆಲ್ಲರ ವಿಷಯದಲ್ಲಿ ಜಂಟಿಯಾಗಿಯೂ ಪ್ರತ್ಯೇಕಪ್ರತ್ಯೇಕವಾಗಿಯೂ ಜವಾಬ್ದಾರಿಯುಳ್ಳವರಾಗಿ ಇರತಕ್ಕದ್ದು.

40. ಡೈರೆಕ್ಟರುಗಳ ಬೋರ್ಡಿನವರ ವಶದಲ್ಲಿರತಕ್ಕ ನಗದು ಬಾಕಿ ಸಾಧಾರಣವಾಗಿ..... ರೂಪಾಯಿಗಳಿಗಿಂತ ಹೆಚ್ಚಾಗಿರಕೂಡದು. ಇದಕ್ಕೆ ಹೆಚ್ಚಾದ ಮೊಬಲಗುಗಳನ್ನೆಲ್ಲ ಗವರ್ಮೆಂಟ್ ಖಜಾನೆಯಲ್ಲಿ ಅಥವಾ ಗವರ್ಮೆಂಟ್ ಸೇವಿಂಗ್ಸ್ ಬ್ಯಾಂಕಿನಲ್ಲಿಟ್ಟು ಆಗಾಗ್ಗೆ ಅವಶ್ಯಕವಾದಾಗ ತೆಗದುಕೊಳ್ಳತಕ್ಕದ್ದು.

ಸಾಲಗಳು.

41. ಸಾಲಗಳು ಬ್ಯಾಂಕಿನ ಮೆಂಬರುಗಳಿಗೆ ಮಾತ್ರ ಕೊಡಲ್ಪಡುವವು ; ಅವುಗಳು ಈ ಕೆಳಗೆ ನಮೂದಾಗುವ ತರಗತಿಗಳುಳ್ಳವುಗಳಾಗಿರುತ್ತವೆ.

Iನೇ ತರಗತಿ—ಸ್ಥಿರ ಸ್ವತ್ತಿನಆಧಾರದ ಮೇಲೆ.
IIನೇ ತರಗತಿ—ಜಂಟಿ ಪ್ರೋನೋಟುಗಳ ಮೇಲೆ.
IIIನೇ ತರಗತಿ—ಜಂಟಿ ಕಂತು ಪತ್ರಗಳ ಮೇಲೆ.
IVನೇ ತರಗತಿ—ಮೂಬದಲೆ ಯಾನೆ ಕೈಸಾಲ.

42. IVನೇತರಗತಿ ಸಾಲ....ರೂಪಾಯಿಗಳಿಗೆ ಜಾಸ್ತಿಯಾಗಕೂಡದು. ಇತರ ಯಾವ ತರಗತಿ ಸಾಲವಾದರೂ.....ರೂಪಾಯಿಗಳವರಿಗೂ ಕೊಡಬಹುದು. ಆದರೆ ಪ್ರತಿಯೊಬ್ಬ ಮೆಂಬರಿಂದ ಬ್ಯಾಂಕಿಗೆ ಸಲ್ಲತಕ್ಕ ಎಲ್ಲಾ ವಿಧವಾದ ಸಾಲಗಳು, ಆತನು ತನಿಗಾಗಿ ಪಡೆದಿರತಕ್ಕದ್ದೂ ಮತ್ತು ಆತನ ಜಾಮೀನಿನ ಮೇಲೆ ಇತರ ಮೆಂಬರುಗಳಿಗೆ ಕೊಟ್ಟದ್ದೂ ಸೇರಿ.... .....ರೂಪಾಯಿಗಳಿಗಿಂತ ಹೆಚ್ಚಾಗಿ ಯಾವ ಕಾಲದಲ್ಲಿಯೂ ಇರಕೂಡದು.

43. No person who is not a member of the Bank, shall be accepted as security for any loan.

44. No loan shall be made except for an approved purpose connected with some agricultural operation which by its profits would enable the borrower to repay the loan, or for the redemption of land from an existing mortgage or for the liquidation of debts of any kind whatsoever existing at the time of the formation of the Bank or at the time of the admission of the borrower as a member of the Bank. The agricultural operation referred to above shall include the extension or improvement of the borrower's holding, and the purchase of manure, seed, cattle and implements, and other similar purposes.

45. An application for a loan may be made to the Board of Directors, or, where there has been a delegation, to the Executive Committee, either verbally or in writing. The Board of Directors, or the Executive Committee, as the case may be, shall enquire into the object of the loan and into the sufficiency or otherwise of the security offered, and make a record of the result of such enquiry in the Register of Applications for Loans. The applicant and his surety or sureties shall be bound to make true statements on matters thus enquired into. After making all such enquiry as may be necessary, the Board of Directors or the Executive Committee, as the case may be, shall either grant or refuse the loans applied for. Appeals from their refusal shall lie to the General Assembly. If a clear majority of not less than two-thirds of the total number of members of the Bank other than the applicant and his proposed surety or sureties, if any, should not be in favor of the grant, the refusal made as above shall be affirmed.

43. ಯಾವ ಸಾಲಕ್ಕೆ ಆಗಲಿ ಬ್ಯಾಂಕ್ ಮೆಂಬರನ್ನ ವಿನಾ ಮತ್ತ್ಯಾರನ್ನೂ ಜಾಮೀನಾಗಿ ಅಂಗೀಕರಿಸತಕ್ಕದ್ದಲ್ಲ.

44. ಸಾಲವನ್ನ ಬ್ಯಾಂಕಿಗೆ ಅಭಿಮತವಾದ ಕಾರ್ಯಕ್ಕೆ ಕೊಡಬಹುದೇಹೊರತು ಬೇರೆ ಯಾವ ಕಾರ್ಯಕ್ಕೂ ಕೊಡಕೂಡದು. ಆ ಕಾರ್ಯವು ವ್ಯವಸಾಯ ಸಂಬಂಧವಾದದ್ದಾಗಿಯೂ ಅದರಿಂದ ಬರುವ ನಫೆಯಲ್ಲಿ ಸಾಲವನ್ನ ತೀರಿಸುವದಕ್ಕೆ ಅನುಕೂಲಿಸುವಂಥಾದ್ದಾಗಿಯೂ ಇರಬೇಕು. ಅಥವಾ ಆಧಾರ ಯಾ ಭೋಗ್ಯ ಹಾಕಿರತಕ್ಕ ಜಮೀನನ್ನ ಬಿಡಿಸಿಕೊಳ್ಳುವದಕ್ಕೂ, ಅಥವಾ ಬ್ಯಾಂಕು ಏರ್ಪಾಟಾದ ಕಾಲದಲ್ಲಾಗಲಿ, ಸಾಲ ತೆಗೆದುಕೊಳ್ಳುವ ಮನುಷ್ಯನು ಬ್ಯಾಂಕಿಗೆ ಮೆಂಬರಾಗಿ ಸೇರಿದ ಕಾಲದಲ್ಲಾಗಲಿ ಇದ್ದ ಯಾವ ವಿಧವಾದ ಸಾಲವನ್ನಾಗಲಿ ತೀರಿಸುವದಕ್ಕಾಗಿಯೂ ಸಾಲವನ್ನ ಕೊಡಬಹುದು. ಮೇಲೆ ನಮೂದಾದ ವ್ಯವಸಾಯ ಕೆಲಸವೆಂಬುವದರಲ್ಲಿ, ಸಾಲತೆಗೆದುಕೊಳ್ಳುವನ ಹಿಡುವಳಿಯನ್ನ ಬಡಾಯಿಸುವದು ಅಥವಾ ಬಳ್ಳೀಸ್ಥಿತಿಗೆ ತರುವದು, ಗೊಬ್ಬರ, ಬೀಜ, ದನ, ವ್ಯವಸಾಯ ಸಾಧನೆಗಳು ಇವುಗಳನ್ನ ಕೊಳ್ಳುವದು ಮತ್ತು ಇಂಥಾ ಇತರ ಕೆಲಸಗಳೂ ಸೇರತಕ್ಕದ್ದು.

45. ಸಾಲಕ್ಕೆ ದರಖಾಸ್ತನ್ನ, ಡೈರೆಕ್ಟರುಗಳ ಬೋರ್ಡಿಗಾಗಲಿ ಅಥವಾ, ಕಮಿಟಿಗೆ ಅಧಿಕಾರ ಕೊಡಲ್ಪಟ್ಟದ್ದಲ್ಲಿ, ಯಗ್ಜಿಕ್ಯೂಟಿವ್ ಕಮಿಟಿಯವರಿಗಾಗಲಿ ಜಬಾನಿಯಾಗಿ ಅಥವಾ ಬರಹ ಮೂಲಕ ಕೊಡಬಹುದು. ಸಂದರ್ಭಾನುಸಾರ, ಡೈರೆಕ್ಟರ್‌ಗಳ ಬೋರ್ಡು ಆಗಲಿ, ಅಥವಾ ಎಕ್ಜಿಕ್ಯೂಟಿವ್ ಕಮಿಟಿಯವರಾಗಲಿ, ಸಾಲದ ಉದ್ದೇಶದ ವಿಷಯದಲ್ಲಿಯೂ ಆಧಾರ ಅಥವಾ ಜಾಮೀನು ಸಾಕಾಗಿದೆಯೊ ಇಲ್ಲವೊ ಎಂಬ ವಿಷಯದಲ್ಲೂ ವಿಚಾರಣೆ ಮಾಡಿ ಅಂಥಾ ವಿಚಾರಣೆಯ ಫಲಿತಾಂಶವನ್ನ ಸಾಲಗಳ ಬಗ್ಗೆ ಬರುವ ದರಖಾಸ್ತುಗಳ ರಿಜಿಸ್ಟರಿನಲ್ಲಿ ಬರಿಯಬೇಕು. ಹೀಗೆ ವಿಚಾರಿಸಲ್ಪಡುವ ವಿಷಯಗಳಲ್ಲಿ ದರಖಾಸ್ತುದಾರನೂ ಅವನ ಜಾಮೀರ್ದಾರ ಯಾ ಜಾಮೀರ್ದಾರರೂ, ಸತ್ಯವನ್ನೆ ಹೇಳುವದಕ್ಕೆ ಬದ್ಧರಾಗಿರತಕ್ಕದ್ದು. ಅವಶ್ಯವಾಗಬಹುದಾದ ಎಲ್ಲಾ ವಿಚಾರಣೆಯನ್ನೂ ಮಾಡಿದ ಮೇಲೆ, ಸಂದರ್ಭಾನುಸಾರ ಡೈರೆಕ್ಟರುಗಳ ಬೋರ್ಡ್ ಆಗಲಿ ಯಗ್ಜಿಕ್ಯೂಟಿವ್ ಕಮಿಟಿಯವರಾಗಲಿ, ಕೇಳಲ್ಪಟ್ಟಿರುವ ಸಾಲವನ್ನ ಕೊಡಬೇಕು, ಅಥವಾ ದರಖಾಸ್ತನ್ನ ತಿರಸ್ಕರಿಸಬೇಕು. ಅವರ ತಿರಸ್ಕಾರದ ಮೇಲೆ ಅಪೀಲ್ ಜನರಲ್ ಅಸೆಂಬ್ಲಿಗೆ ಹೋಗತಕ್ಕದ್ದು. ದರಖಾಸ್ತುದಾರ ಮತ್ತು, ಸಂದರ್ಭಾನುಸಾರ, ಅವನ ಜಾಮೀನುದಾರ ಯಾ ಜಾಮೀನುದಾರರ ವಿನಾ, ಉಳಿದ ಬ್ಯಾಂಕಿನ ಮೆಂಬರುಗಳ ಒಟ್ಟು ಸಂಖ್ಯೆಯಲ್ಲಿ ಮೂರರಲ್ಲಿ ಎರಡು ಭಾಗಕ್ಕೆ ಕಮ್ಮಿ ಇಲ್ಲದಷ್ಟು ಮೆಂಬರುಗಳು ಸಾಲವನ್ನು ಕೊಡುವದಕ್ಕೆ ಅಭಿಪ್ರಾಯ ಪಡದೆ ಇದ್ದಲ್ಲಿ ಮೇಲ್ಕಂಡಂತೆ ತಿರಸ್ಕರಿಸಲ್ಪಟ್ಟದ್ದೇ ಕಾಯಂ ಆಗತಕ್ಕದ್ದು.

46. A loan of Class I—on the security of immovable property—shall ordinarily be repayable in less than five years, and in special cases, in any period not exceeding ten years, by equal annual instalments well within the borrower's annual margin of profits.

46. ಸ್ಥಿರ ಸ್ವತ್ತಿನ ಆಧಾರದ ಮೇಲೆ ಕೊಡಲ್ಪಟ್ಟ 1ನೇ ತರಗತಿಸಾಲವು, ಸಾಧಾರಣವಾಗಿ ಐದು ವರ್ಷಗಳೊಳಗಾಗಿ, ವಿಶೇಷ ಸಂದರ್ಭಗಳಲ್ಲಿ ಹತ್ತು ವರುಷಗಳಿಗೆ ಮಿಾರದ ಒಂದು ವಾಯಿದೆಯಲ್ಲಿ, ಸಾಲಗಾರನ ಸಾಲಿಯಾನಾ ನಫೆಯಲ್ಲಿ ಆಡಗುವಂಥಾ ಸಮವಾದ ವಾರ್ಷಿಕ ಕಂತುಗಳ ಮೂಲಕ, ತೀರಿಸಲ್ಪಡತಕ್ಕದ್ದು.

47. Loans of Classes II and III—on joint pro-notes and joint instalment bonds—shall ordinarily be repaid in less than a year. They may however be allowed to be renewed from time to time on good cause shown.

47. ಜಂಟಿ ಪ್ರೊನೋಟ್ ಮತ್ತು ಜಂಟಿ ಕಂತು ಪತ್ರಗಳ ಮೇಲೆ ಕೊಡಲ್ಪಡುವ II, IIIನೇ ತರಗತಿ ಸಾಲಗಳು ಸಾಧಾರಣವಾಗಿ ಒಂದು ವರ್ಷದ ಒಳಗಾಗಿ ವಾಪಸು ಮಾಡಲ್ಪಡಬೇಕು. ಆದರೆ, ಸರಿಯಾದ ಕಾರಣವನ್ನು ತೋರಿಸಿದರೆ, ಅವುಗಳನ್ನು ಆಗಿಂದಾಗ್ಗೆ ರಿನ್ಯೂ ಮಾಡುವದಕ್ಕೆ ಅಪ್ಪಣೆ ಕೊಡಬಹುದು.

48. Loans of Class IV—hand loans—shall not be granted for any period exceeding three months. Renewals may be permitted.

48. IVನೇ ತರಗತಿಯ ಅಂದರೆ ಕೈ ಸಾಲಗಳಿಗೆ, ಮೂರು ತಿಂಗಳಿಗೆ ಹೆಚ್ಚಾದ ವಾಯಿದೆ ಕೊಡಕೂಡದು. ಇವುಗಳನ್ನು ರಿನ್ಯೂ ಮಾಡುವದಕ್ಕೆ ಅಪ್ಪಣೆ ಕೊಡಬಹುದು.

49. No security in addition to the hypothecation of immovable property is ordinarily required in respect of loans belonging to Class I, though in special cases the additional security of one or more members may be required. Nor need any security be demanded for loans falling under Class IV. As regards loans coming under Classes II and III, there should be at least two sureties.

49. Iನೇ ತರಗತಿಗೆ ಸೇರಿದ ಸಾಲಗಳಿಗೆ ಸಾಧಾರಣವಾಗಿ ಸ್ಥಿರ ಸ್ವತ್ತಿನ ಆಧಾರದ ಜೊತೆಗೆ ಇನ್ನ್ಯಾವ ಆಧಾರವೂ ಅವಶ್ಯಕವಿಲ್ಲ; ಆದರೆ ಬಬ್ಬ ಅಥವಾ ಹೆಚ್ಚು ಮೆಂಬರುಗಳ ಜಾಮೀನನ್ನು ಸಹ ಕೆಲವು ವಿಶೇಷ ಸಂದರ್ಭಗಳಲ್ಲಿ ಅಪೇಕ್ಷಿಸಬಹುದು. IVನೇ ತರಗತಿಯ ಸಾಲಗಳ ಬಗ್ಗೆ ಜಾಮೀನನ್ನು ಕೇಳುವದು ಅವಶ್ಯಕ ವಿಲ್ಲ. II, IIIನೇ ತರಗತಿ ಸಾಲಗಳಿಗೆ ಕನಿಷ್ಠ ಪಕ್ಷೆ ಇಬ್ಬರು ಜಾಮೀನುದಾರರು ಇರಬೇಕು.

50. The highest rates of interest chargeable on the different kinds of loans are as follow :—

50. ಮೇಲ್ಕಂಡ ಸಾಲಗಳಿಗೆ ಈ ಕೆಳಗೆ ನಮೂದಿಸಿರುವ ದರಗಳಿಗಿಂತ ಹೆಚ್ಚಾದ ಬಡ್ಡಿಯನ್ನು ಹಾಕಕೂಡದು.

Class I, 6 per cent per annum if the loan does not exceed Rs. 100, and 5½ per cent when it exceeds Rs. 100. Where the loan is repayable by annual instalments, interest is chargeable only on so much of the loan as is actually outstanding in the beginning of each year.

Iನೇ ತರಗತಿಗೆ—ಸಾಲ 100 ರೂಪಾಯಿಗೆ ಮಿಾರದಿದ್ದರೆ ಸಾಲೀಯಾನಾ ಸೇಕಡ 6; 100 ರೂಪಾಯಿಗೆ ಮಿಾರಿದರೆ ಸೇಕಡ 5½. ಸಾಲವು ಸಾಲೀಯಾನಾ ಕಂತು ಮೇರಿಗೆ ತೀರಿಸತಕ್ಕದ್ದಾಗಿದ್ದರೆ, ಪ್ರತಿ ವರ್ಷದ ಪ್ರಾರಂಭದಲ್ಲಿ ಸಾಲದ ಪೈಕಿ ಎಷ್ಟು ಬಾಕಿ ನಿಂತಿರುತ್ತದೆಯೋ ಅಷ್ಟಕ್ಕೆ ಮಾತ್ರ ಬಡ್ಡಿಯನ್ನು ಕಟ್ಟತಕ್ಕದ್ದು.

Class II, 7 per cent when the loan is Rs. 100 and under, and 6 per cent when it exceeds Rs. 100.

IIನೇ ತರಗತಿಗೆ—ಸಾಲವು 100 ರೂಪಾಯಿ ವರೆಗಡಕ್ಕೆ ಕಡಮೆಯಾಗಿದ್ದಾಗ ಸೇಕಡ 7; 100 ರೂಪಾಯಿಗೆ ಹೆಚ್ಚಾಗಿದ್ದಾಗ ಸೇಕಡ 6.

Class III, 8 per cent when the loan is Rs. 100 and under, and 7 per cent when it exceeds Rs. 100.

IIIನೇ ತರಗತಿಗೆ—ಸಾಲವು 100 ರೂಪಾಯಿ ವರೆಗಡಕ್ಕೆ ಕಡಮೆಯಾಗಿದ್ದಾಗ ಸೇಕಡ 8; 100 ರೂಪಾಯಿಗೆ ಹೆಚ್ಚಾಗಿದ್ದಾಗ ಸೇಕ

The interest is chargeable only on so much of the loan as is actually outstanding on the 1st of every month.

ಪ್ರತಿ ತಿಂಗಳ ಮೊದಲನೇ ತಾರೀ ಖಿನಲ್ಲಿ ಸಾಲದ ಪೈಕಿ ಎಷ್ಟು ಮೊಬಲಗು ಬಾಕಿ ನಿಂತಿರುತ್ತದೆಯೊ ಅಷ್ಟಕ್ಕೆ ಮಾತ್ರ ಬಡ್ಡಿಯನ್ನು ಕಟ್ಟತಕ್ಕದ್ದು.

Class IV, 1 pie per diem for every Rs. 20.

IVನೇ ತರಗತಿಗೆ—ಪ್ರತಿ 20 ರೂಪಾಯಿಗೆ ರೋಜೀನಾ 1 ಕಾಸು.

51. The General Assembly shall be at liberty to fix from time to time the actual rates at which interest should be charged, such rates not exceeding the maxima above prescribed.

51. ಬಡ್ಡಿಯ ದರಗಳನ್ನು ಮೇಲೆ ನಮೂದಾದ ದರಗಳಿಗೆ ಮೀರದಂತೆ, ಆಗಿಂದಾಗ್ಗೆ ಗೊತ್ತು ಮಾಡುವದಕ್ಕೆ ಜನರಲ್ ಅಸೆಂಬ್ಲಿಯವರಿಗೆ ಸ್ವಾತಂತ್ರ್ಯ ವಿರತಕ್ಕದ್ದು.

52. The General Assembly shall likewise be competent to fix and prescribe from time to time, the time at which and the mode in which the interest chargeable on the several descriptions of loan made by the Bank, shall be recoverd.

52. ಬ್ಯಾಂಕಿನಿಂದ ಕೊಡಲ್ಪಡುವ ಅನೇಕ ವಿಧವಾದ ಸಾಲಗಳ ಮೇಲೆ ಆಗುವ ಬಡ್ಡಿಯನ್ನು ಯಾವ ಯಾವ ಕಾಲದಲ್ಲಿ ಮತ್ತು ಯಾವ ರೀತಿಯಲ್ಲಿ ವಸೂಲು ಮಾಡಿಕೊಳ್ಳಬೇಕೆಂಬುವದನ್ನು ಸಹ ಗೊತ್ತು ಮಾಡಲು ಜನರಲ್‌ಅಸೆಂಬ್ಲಿಯವರು ಅಧಿಕಾರವುಳ್ಳವರಾಗಿರುತ್ತಾರೆ.

53. When a loan is repaid or recalled before the time fixed for its repayment, a proportionate reduction or refund shall be allowed of the interest payable or paid on account of such loan.

53. ಸಾಲ ತೀರಿಸುವದಕ್ಕೆ ಗೊತ್ತಾಗಿರತಕ್ಕ ವಾಯಿದೆಗೆ ಮುಂಚೆಯೇ ಅದು ತೀರಿಸಲ್ಪಟ್ಟರೆ ಅಥವಾ ವಾಪಸು ಬರಮಾಡಿಕೊಳ್ಳಲ್ಪಟ್ಟರೆ, ಅಂಥಾ ಸಾಲಕ್ಕಾಗಿ ಕೊಡಬೇಕಾದ ಅಥವಾ ಕೊಟ್ಟಿರತಕ್ಕ ಬಡ್ಡಿಯು ದಾಮಾಷಾಯಿ ಪ್ರಕಾರ ಕಮ್ಮಿ ಅಥವಾ ರೀಫಂಡ್ ಮಾಡಲ್ಪಡುವದು.

54. Absolute punctuality of repayment shall be enforced under pain of such fine as may be imposed by the general or special direction of the General Assembly for ordinary and excusable defaults, and of expulsion, as hereinafter provided, for persistent defaults.

54. ಸಾಲವನ್ನು ಕ್ಲುಪ್ತಕಾಲದಲ್ಲಿ ಕರಾರು ವಾಕಾ ತೀರಿಸಬೇಕು. ಹಾಗೆ ತೀರಿಸದೇ ಇರುವದಕ್ಕೆ ಸಾಧಾರಣವಾದ ಅಂಗೀಕಾರಾರ್ಹವಾದ ಸಬಬು ವಿನಾ ದರೂ ಇದ್ದರೆ, ಜನರಲ್‌ಅಸೆಂಬ್ಲಿಯವರು, ಅಂಥಾ ಸಂದರ್ಭಗಳಿಗೋಸ್ಕರ ಮಾಡುವ ಸಾಮಾನ್ಯ ಯಾ ವಿಶೇಷ ನಿಬಂಧನೆ ಮೇರಿಗೆ, ಜುರ್ಮಾನೆಯನ್ನು ಕೊಡಬೇಕಾಗುವದು. ಸಾಲ ತೀರಿಸುವದಕ್ಕೆ ಪಟ್ಟಾಗಿ ತಪ್ಪುತ್ತಾ ಬರುವ ಪಕ್ಷವಲ್ಲಿ ಮುಂದೆ ಹೇಳುವ ಮೇರಿಗೆ ಅಂಥಾ ಮನುಷ್ಯನು ಬ್ಯಾಂಕಿನಿಂದ ವಜಾ ಮಾಡಲ್ಪಡುವನು.

55. No loan shall be appropriated for any other purpose than that for which it is obtained. Its appropriation for any other than an approved purpose shall render it liable to be recalled by a notice not exceeding three weeks.

55. ಯಾವ ಉದ್ದೇಶದಿಂದ ಸಾಲತೆಗದುಕೊಳ್ಳಲ್ಪಡುವದೋ ಅಂಥಾದ್ದಕ್ಕೆ ವ್ಯತಿರಿಕ್ತವಾಗಿ ಅದನ್ನು ಉಪಯೋಗಿಸಿಕೊಳ್ಳಕೂಡದು. ಬ್ಯಾಂಕಿಗೆ ಆಥಿಪತ್ಯವಾದ ಕೆಲಸಕ್ಕಲ್ಲದೆ ಬೇರೆ ಕೆಲಸಕ್ಕಾಗಿ ಅದು ಉಪಯೋಗಿಸಲ್ಪಟ್ಟಲ್ಲಿ ಮೂರು ವಾರಗಳಿಗೆ ಜಾಸ್ತಿಯಾಗದ ವಾಯಿದೆ ಸಮೀಪದಿನಿಂದ ಒಂದು ನೋಟೀಸ್ ಕೊಟ್ಟು, ಆ ಸಾಲವು ವಾಪಸು ಬರಮಾಡಿಕೊಳ್ಳಲ್ಪಡುವದಕ್ಕೆ ದಾಗುವದು.

Disposal of Profits.

ನಫೆಯ ವಿಲೇವಾರಿ.

56. The interest due on loans and deposits, the charges of establishment and the cost of contingencies, shall be met from

56. ಸಾಲಗಳ ಮೇಲೂ ಡಿಪಾಜಿಟ್‌ಗಳ ಮೇಲೂ ಕೊಡಬೇಕಾಗುವ ಬಡ್ಡಿಯನ್ನು, ಜಮಾಬಂದಿ ಖರ್ಚನ್ನೂ ಸಾವಿಲ್ಮಾವನ್ನೂ ಸಹ ಬ್ಯಾಂಕಿನಿಂದ ಕೊ

the interest levied on the different kinds of loans made by the Bank and from the entrance fee levied from the members on admission, as also from the fines referred to in para 54 above. The surplus shall form a Reserve Fund which shall not be divisible among the members, but shall, after meeting unforeseen losses, if any, go towards the reduction of the loans and deposits required for carrying on the business of the Bank.

ಡುವ ನಾನಾ ವಿಧವಾದ ಸಾಲಗಳ ಮೇಲಿನ ಬಡ್ಡಿಯಿಂದಲೂ, ಮೆಂಬರುಗಳು ಹೊಸದಾಗಿ ಬ್ಯಾಂಕಿಗೆ ಸೇರುವಾಗ ಅವರಿಂದ ವಸೂಲಾಗುವ ಪ್ರವೇಶಧನದಿಂದಲೂ ಮತ್ತು ಮೇಲೆ 54ನೇ ಕಲಂನಲ್ಲಿ ಸಮೂದಾಗಿರುವ ಜುರ್ಮಾನೆಗಳಿಂದಲೂ ವಾಪತಿ ಮಾಡಬೇಕು. ಈ ಖರ್ಚುಗಳೆಲ್ಲಾ ಕಳೆದು ಉಳಿಯುತ್ತಕ್ಕದ್ದನ್ನು ಎತ್ತಿ ರಿಜರ್ವ್‌ಫಂಡ್ ಯಾನೆ ಜಕ್ಕೀರಿಭಂಡಕ್ಕೆ ಸೇರಿಸಿ ಇಡಬೇಕು. ಸದರಿ ಜಕ್ಕೀರಿಭಂಡವು ಮೆಂಬರುಗಳಲ್ಲಿ ಹಂಚಿಕೆ ಆಗತಕ್ಕದ್ದಲ್ಲ. ಆಕಸ್ಮಿಕವಾಗಿ ನಷ್ಟ ಏನಾದರೂ ಸಂಭವಿಸಿದಲ್ಲಿ ಅಗ್ಗೆ ಅದನ್ನು ತಕ್ಕಷ್ಟು ಉಪಯೋಗಿಸಿಕೊಂಡು ತರುವಾಯ ಉಳಿಯುತಕ್ಕದ್ದನ್ನ ಬ್ಯಾಂಕಿನಲ್ಲಿ ನಡಿಯಬೇಕಾದ ಆಡಳಿತಗಳಿಗೋಸ್ಕರ ಇಟ್ಟುಕೊಂಡು, ಆದಕ್ಕಾಗಿ ಮಾಡಬೇಕಾಗಿದ್ದ ಸಾಲವನ್ನೂ ಬರ ಮಾಡಿಕೊಳ್ಳಬೇಕಾಗಿದ್ದ ಡಿಪಾಜಿಟ್‌ಗಳನ್ನೂ ಕಮ್ಮಿಮಾಡಿಕೊಳ್ಳಬೇಕು.

57. The members shall receive no remuneration for their services in connection with the Bank.

57. ಈ ಬ್ಯಾಂಕಿನ ಸಂಬಂಧವಾಗಿ ನಡಿಸುವ ಕೆಲಸಗಳಿಗಾಗಿ ಮೆಂಬರುಗಳು ಮೆಹನತಾನಾವನ್ನು ತೆಗದುಕೊಳ್ಳಕೂಡದು.

Removal, Resignation, Death, etc.

ಬ್ಯಾಂಕಿನಿಂದ ವಜಾ ಮಾಡೋಣ, ರಾಜೀನಾಮೆ, ಸಾವು ವಗ್ಗೈರೆ.

58. Any member persistently guilty of default or of violation of the Rules, or of gross neglect of duty, shall render himself liable to removal from membership by the votes of a majority of the General Assembly.

58. ಯಾವ ಮೆಂಬರು ಸಾಲವನ್ನು ಕ್ರಮವಾಗಿ ತೀರಿಸದೇ ಇರುವದರಿಂದಲಾಗಲಿ ನಿಬಂಧನೆಗಳಿಗೆ ವಿರೋಧವಾಗಿ ನಡಿಯುವದರಿಂದಲಾಗಲಿ, ತಾನು ಮಾಡಬೇಕಾದ ಕೆಲಸವನ್ನ ಒಹಳ ಅಶ್ರದ್ಧೆಯಿಂದ ಬಿಡುವದರಿಂದಲೇ ಆಗಲಿ ಪದೇ ಪದೇ ತಪ್ಪು ತಸ್ತಾನಾಗುತ್ತಾನೋ ಅಂಥವನು ಜನರಲ್ ಅಸೆಂಬ್ಲಿಯ ಒಹುಮಂದಿ ಮೆಂಬರುಗಳ ವೋಟು ಯಾನೆ ವಾಕ್ಕುಗಳಗನುಸಾರವಾಗಿ ಬ್ಯಾಂಕಿನಿಂದ ವಜಾ ಮಾಡಲ್ಪಡಲಿಕ್ಕೆ ಗುರಿಯಾಗುವನು.

59. Any member who may permanently leave the local limits referred to in para 1 or who may cease to hold arable land therein, shall cease to be a member of the Bank from the date of such departure or cessation.

59. ಯಾವ ಮೆಂಬರು 1ನೇ ಕಲಂನಲ್ಲಿ ನಮೂದಾದ ಸ್ಥಳವನ್ನ ಕಾಯಂ ಆಗಿ ಬಿಟ್ಟುಹೋಗುತ್ತಾನೋ ಅಥವಾ ಆಸ್ಥಳದಲ್ಲಿ ಸಾಗುವಳಿಗೆ ಲಾಯಖಾದಜಮೀನನ್ನೆ ಇಟ್ಟುಕೊಳ್ಳದೆ ಬಿಟ್ಟುಬಿಡುತ್ತಾನೊ ಅಂಥವನು ಆಸ್ಥಳ ಬಿಟ್ಟ ಯಾ ಆ ಜಮೀನನ್ನ ಬಿಟ್ಟು ಬಿಟ್ಟ ತಾರೀಖುಲಾಗಾಯಿತು ಈ ಬ್ಯಾಂಕಿನ ಮೆಂಬರ್ಶಿತನವನ್ನು ಕಳಕೊಳ್ಳುವನು.

60. Any member shall be at liberty to sever his connection with the Bank by tendering a written resignation to the Board of Directors or the Executive Committee.

60. ಡೈರೆಕ್ಟರ್‌ಗಳ ಜೊತೆಗೆ ಅಥವಾ ಎಗ್ಜಿಕ್ಯೂಟಿವ್ ಕಮಿಟಿಯವರಿಗೆ ಬರಹಮೂಲಕ ರಾಜೀನಾಮೆ ಕೊಡುವದರ ಮೂಲಕ ಯಾವ ಮೆಂಬರೇ ಆಗಲಿ ಬ್ಯಾಂಕಿನ ಸಂಬಂಧವನ್ನು ತಪ್ಪಿಸಿಕೊಳ್ಳಬಹುದು.

61. The death of any member shall result in the removal of his name from the Roll of Members, unless his legal heir or representative shall, in writing, consent to take his place with all his liabilities and obligations.

61. ಒಬ್ಬ ಮೆಂಬರು ಮೃತಿ ಹೊಂದಿದರೆ, ಅವನ ವಾರಸದಾರನು ಅವನಿಗೆ ಇದ್ದ ಎಲ್ಲಾ ಜವಾಬ್ದಾರಿಗಳ ಸಹಿತ ಅವನ ಸ್ಥಾನಕ್ಕೆ ಬರಲು ಬರಹಮೂಲಕ ಒಪ್ಪಿದನೆ ಹೊರತು, ಸದರಿ ಮೃತಿಹೊಂದಿದವನ ಹೆಸರು ಮೆಂಬರುಗಳ ಪಟ್ಟಿಯಿಂದ ವಜಾಮಾಡಲ್ಪಡುವದು.

Provided however that if such legal heir or representative is, owing to minority or other cause, suffering from a legal disability, he shall not be allowed to take the place of a deceased member except upon written application made by his duly appointed guardian or guardians.

ಪರಂತು, ಅಂಥಾ ವಾರಸ್ದಾರನು ಮೈನರ್ ಆಗಿರುವ ಸಬಬಿನಿಂದಾಗಲಿ ಅಥವಾ ಮತ್ಯಾವ ಕಾರಣದಿಂದಾಗಲಿ ಕಾನೂನು ಪ್ರಕಾರ ಅನಧಿಕಾರಿಯಾಗಿದ್ದಲ್ಲಿ, ಅವನು ಕ್ರಮವಾಗಿ ನೇಮಿಸಲ್ಪಟ್ಟಿರುವ ತನ್ನ ಗಾರ್ಡಿಯ್ ಯಾ ಗಾರ್ಡಿಯ್ಗಳ ಲಿಖಿತಮೂಲಕವಾದ ದರ್ಖಾಸ್ತು ಇದ್ದ ಹೊರತು ಮೃತಿಹೊಂದಿದ ಮೆಂಬರಿನ ಸ್ಥಾನಕ್ಕೆ ಸೇರಲು ಅವ್ಪಣೆಕೊಡಲಾಗುವದಿಲ್ಲ.

62. The removal or resignation of a member under para 58, 59, 60 or 61, shall secure for him and his assets, or for his assets, as the case may be, freedom from all liability for loans and deposits obtained, or in respect of loans made, and acts done or omitted to be done, subsequent to the date of his removal or resignation, but shall in no way affect liabilities contracted by the Bank previously thereto.

62. 58, 59, 60, ಅಥವಾ 61 ನೇ ಕಲಂನಲ್ಲಿ ನೆಮೂದಾಗುವ ಮೇರಿಗೆ ವಜಾ ಮಾಡಲ್ಪಟ್ಟ ಅಥವಾ ರಾಜೀನಾಮೆ ಕೊಟ್ಟ ಮೆಂಬರು ಮತ್ತು ಅವನ ಆಸ್ತಿಯು ಅಥವಾ, ಸಂದರ್ಭಾನುಸಾರ, ಅವನ ಆಸ್ತಿ ಮಾತ್ರ, ಹಾಗೆ ವಜಾಮಾಡಿದ ವ ರಾಜೀನಾಮೆ ಕೊಟ್ಟ ತಾರೀಖಿನ ನಂತರ ಬ್ಯಾಂಕಿನಿಂದ ತೆಗೆದುಕೊಳ್ಳಲ್ಪಡುವ ಸಾಲಗಳ ವ ಡಿಪಾಜಿಟ್ಗಳ ವಿಷಯದಲ್ಲೂ ಬ್ಯಾಂಕಿನಿಂದ ಕೊಡಲ್ಪಡುವ ಸಾಲಗಳ ವಿಷಯದಲ್ಲೂ ನಡಿಸಲ್ಪಡುವ ಅಥವಾ ನಡಿಸಲ್ಪಡದೆಹೋಗುವ ಕೆಲಸಗಳವಿಷಯದಲ್ಲೂ ಯಾವ ಜವಾಬ್ದಾರಿಗೂ ಗುರಿಯಾಗುವದಿಲ್ಲ. ಆದರೆ ಆ ತಾರೀಖಿಗೆ ಮುಂಚಿತವಾಗಿ ಉಂಟಾಗಿದ್ದ ಜವಾಬ್ದಾರಿಗಳೀನೂ ಹೋಗುವದಿಲ್ಲ.

Accounts.

ಲೆಖ್ಖಗಳು.

63. The accounts of the Bank shall be audited by a committee of three members, to be called the Audit Committee.

63. ಬ್ಯಾಂಕಿನ ಲೆಖ್ಖಗಳು ಆಡಿಟ್ ಕಮಿಟಿ ಎಂತ ಕರೆಯಲ್ಪಡುವ ಮೂರು ಮೆಂಬರುಗಳು ಸೇರಿದ ಕಮಿಟಿಯವರಿಂದ ತನಖೀ ಮಾಡಲ್ಪಡತಕ್ಕದ್ದು.

64. The first Audit Committee shall be nominated by the Board of Directors out of the body of members of the Bank.

64. ಪ್ರಥಮ ಆಡಿಟ್ ಕಮಿಟಿಯವರು, ಡೈರಕ್ಟರುಗಳ ಬೋರ್ಡಿನಿಂದ, ಬ್ಯಾಂಕಿನ ಮೆಂಬರುಗಳಪೈಕಿ ಜುನಾಯಿಸಿ ನೇಮಿಸಲ್ಪಡತಕ್ಕದ್ದು.

65. Subsequent Audit Committees shall be nominated by the General Assembly.

65. ಆ ತರುವಾಯದ ಆಡಿಟ್ ಕಮಿಟಿಯವರು ಜನರಲ್ಅಸೆಂಬ್ಲಿಯವರಿಂದ ನೇಮಿಸಲ್ಪಡತಕ್ಕದ್ದು.

66. The Audit Committee shall be supplied with a copy of the balance sheet, and it shall be their duty to examine the same with the accounts and vouchers relating thereto

66. ಆಡಿಟ್ಕಮಿಟಿಯವರಿಗೆ ಬ್ಯಾಲೆನ್ಸ್ಷೀಟ್ ಲೆಖ್ಖದ ನಕಲನ್ನು ಕೊಡತಕ್ಕದ್ದು. ಅದನ್ನು, ಲೆಖ್ಖಗಳಿಂದಿಗೂ ಅವುಗಳಿಗೆ ಸಂಬಂಧಪಟ್ಟ ರಜೀತಿ ವಗೈರೆ ದಸ್ತಾವೇಜುಗಳಿಂದಿಗೂ ಸರಿಯಾಗಿ ಪರೀಕ್ಷಿಸಿನೋಡಬೇಕಾದ್ದು ಅವರ ಕೆಲಸವಾಗಿರತಕ್ಕದ್ದು.

67. The Audit Committee shall have a list delivered to them of all books kept by the Bank, and they shall at all reasonable times have access to the books and accounts of the Bank; and they may, in relation to such accounts, examine the President or Agent or any other member of the Board of Directors.

67. ಆಡಿಟ್ಕಮಿಟಿಯವರಿಗೆ ಬ್ಯಾಂಕಿನಲ್ಲಿ ಇಟ್ಟಿರುವ ಸಮಸ್ತ ಪುಸ್ತಕಗಳ ಫೇರೀಸ್ತನ್ನು ಕೊಡತಕ್ಕದ್ದು. ಮತ್ತು ಅವರಿಗೆ ಯುಕ್ತವಾದ ಕಾಲಗಳಲ್ಲೆಲ್ಲಾ ಬ್ಯಾಂಕಿನ ಪುಸ್ತಕಗಳನ್ನೂ ಲೆಖ್ಖಗಳನ್ನೂ ನೋಡಲಿಕ್ಕೆ ಅವಕಾಶ ಕೊಡತಕ್ಕದ್ದು. ಅವರು ಸದರಿ ಲೆಖ್ಖಗಳ ವಿಷಯದಲ್ಲಿ ಪ್ರೆಸಿಡೆಂಟನ್ನು ಯಾ ಏಜಂಟ್ ಯಾ ಡೈರೆಕ್ಟರುಗಳ ಬೋರ್ಡಿನ ಇತರ ಮೆಂಬರನ್ನೆ ತನಿಖೀ ಮಾಡಬಹುದು.

68. The Audit Committee shall make a report to the General Assembly upon the balance sheet and accounts; and in every such report they shall state whether, in their opinion, the balance sheet is a full and fair balance sheet containing the particulars required, and properly drawn up, so as to exhibit a true and correct view of the state of the Bank's affairs, and in case they have called for explanations or information from the Board of Directors, whether such explanations or information have or has been given by the Board, and whether they or it have or has been satisfactory; and such report shall be read together with the report of the Board of Directors at the next ordinary general meeting.

68. ಬ್ಯಾಲೆನ್ಸ್ ಷೀಟನ್ನೂ ಲೆಕ್ಕಗಳನ್ನೂ ಕುರಿತು ಆಡಿಟ್‌ಕಮಿಟಿಯವರು ಜನರಲ್‌ಅಸೆಂಬ್ಲಿಯವರಿಗೆ ಒಂದು ರಿಪೋರ್ಟು ಮಾಡತಕ್ಕದ್ದು. ಅಂಥಾ ಪ್ರತಿ ರಿಪೋರ್ಟಿನಲ್ಲಿಯೂ ಸದರೀ ಬ್ಯಾಲೆನ್ಸ್‌ಷೀಟ್, ಅವಶ್ಯಕವಾದ ತಪ್ಸೀಲುಗಳನ್ನುಳ್ಳದ್ದಾಗಿ ಬ್ಯಾಂಕಿನ ಆಡಳಿತದ ನಿಜವಾದ ವ ಸರಿಯಾದ ಸ್ಥಿತಿಯನ್ನು ತೋರಿಸುವಂತೆ ಬರಿಯಲ್ಪಟ್ಟದ್ದಾಗಿ ಸಂಪೂರ್ಣವಾಗಿ ವಾಜಬೀಯಾಗಿ ಇದೆ ಎಂದು ಅವರು ಅಭಿಪ್ರಾಯಪಡುತ್ತಾರೆಯೇ ಎಂಬದನ್ನು ನಮೂದಿಸತಕ್ಕದ್ದು. ಅವರು ಡೈರೆಕ್ಟರುಗಳ ಬೋರ್ಡಿನಿಂದ ಏನಾದರೂ ಸಮಜಾಯಿಷಿ ಯಾ ಸಮಾಚಾರ ಕೇಳಿ ಇದ್ದಲ್ಲಿ ಅಂಥಾ ಸಮಜಾಯಿಷಿ ಯಾ ಸಮಾಚಾರ ಬೋರ್ಡಿನವರಿಂದ ಕೊಡಲ್ಪಟ್ಟಿತೆ ಎಂಬದನ್ನೂ ಅಂತು ಅಂಥಾ ಸಮಜಾಯಿಷಿ ಯಾ ಸಮಾಚಾರ ತೃಪ್ತಿಕರವಾದ್ದೇ ಎಂಬದನ್ನೂ ಸಹಾ ನಮೂದಿಸತಕ್ಕದ್ದು. ಸದರೀ ರಿಪೋರ್ಟು ಡೈರೆಕ್ಟರ್‌ಗಳ ಬೋರ್ಡಿನ ರಿಪೋರ್ಟಿನೊಂದಿಗೆ ಮುಂದಿನ ಸಾಧಾರಣ ಸಾಮಾನ್ಯ ಸಭೆಯಲ್ಲಿ ಓದಲ್ಪಡತಕ್ಕದ್ದು.

69. The powers conferred, and the duties imposed upon the Audit Committee shall, as far as may be, be exercised and performed by such officer or officers as the Government may from time to time appoint for the purpose of auditing the accounts of the Bank or enquiring into its affairs.

69. ಬ್ಯಾಂಕಿನ ಲೆಕ್ಕಗಳನ್ನು ತನಿಖೆಮಾಡುವ ದಕ್ಕಾಗಲಿ ಅದರ ಆಡಳಿತಗಳನ್ನು ವಿಚಾರಣೆ ಮಾಡುವ ದಕ್ಕಾಗಲಿ ಆಗಿಂದಾಗ್ಗೆ ಸರ್ಕಾರದವರಿಂದ ನೇಮಿಸಲ್ಪಡಬಹುದಾದ ಉದ್ಯೋಗಸ್ಥ ಯಾ ಉದ್ಯೋಗಸ್ಥರು, ಸಾಧ್ಯವಾದಮಟ್ಟಿಗೆ, ಆಡಿಟ್‌ಕಮಿಟಿಯವರಿಗೆ ಕೊಟ್ಟಿರುವ ಅಧಿಕಾರಗಳನ್ನು ಚಲಾಯಿಸತಕ್ಕದ್ದು, ಅವರಿಗೆ ನೇಮಿಸಿರುವ ಕೆಲಸಗಳನ್ನು ನಡಿಸತಕ್ಕದ್ದು.

Notices.

ನೋಟೀಸುಗಳು.

70. A notice may be served by the Bank upon any member, either personally, or by sending it through the post in a letter addressed to such member at his registered place of abode.

70. ನೋಟೀಸು ಯಾವ ಮೆಂಬರಿಗಾದರೂ ಬ್ಯಾಂಕಿನಿಂದ ಖುದ್ದಾಗಿಯಾಗಲಿ ಆಥವಾ ಸದರೀ ಮೆಂಬರ ಹೆಸರಿಗೆ ಅವನ ರಿಜಿಸ್ಟರ್ಡ್ ಮಾಡಲ್ಪಟ್ಟಿರುವ ವಾಸಸ್ಥಾನಕ್ಕೆ ಟಪ್ಪಾಲಿನದ್ವಾರಾ ಕಳುಹಿಸೋಣದರಿಂದಾಗಲಿ ಸಾದರ್ಮಾಡಲ್ಪಡಬಹುದು.

71. Any notice, if served by post, shall be deemed to have been served at the time when the letter containing the same would be delivered in the ordinary course of the post; and, in proving such service, it shall be sufficient to prove that the letter containing the notice was properly addressed and put into the Post Office.

71. ಯಾವ ನೋಟೀಸಾದರೂ ಟಪ್ಪಾಲಿನದ್ವಾರಾ ಸಾದರ್ಮಾಡಲ್ಪಟ್ಟರೆ, ಅದನ್ನು ಅಡಗಿಸಿಕೊಂಡಿರುವ ಲಖೋಟೆಯು, ವಾಡಿಕೆಯಾಗಿ ಟಪ್ಪಾಲ್‌ನಡಿಯುವರೀತಿಯಲ್ಲಿ, ಯಾವ ಕಾಲದಲ್ಲಿ ತಲಿಪೀತೋ ಆಕಾಲದಲ್ಲಿ ಸಾದರ್ಮಾಡಲ್ಪಟ್ಟಂತೆ ಗ್ರಹಿಸತಕ್ಕದ್ದು. ಹಾಗೆ ಸಾದರ್ಮಾಡಲ್ಪಟ್ಟದ್ದನ್ನು ರುಜು ಮಾಡಬೇಕ್ಕಾದರೆ, ಸದರಿ ನೋಟೀಸನ್ನು ಅಡಗಿಸಿಕೊಂಡಿದ್ದ ಲಖೋಟೆ ಸರಿಯಾಗಿ ಮೇಲ್ವಿಳಾಸ ಬರೆಯಲ್ಪಟ್ಟು ಟಪ್ಪಾಲ್ ಆಫೀಸಿನಲ್ಲಿ ಹಾಕಲ್ಪಟ್ಟತು ಎಂತ ರುಜು ಪಡಿಸಿಕೊಟ್ಟರೆ ಸಾಕಾದ್ದಾಗಿರುತ್ತದೆ.

General.

ಸಾಮಾನ್ಯ ವಿಷಯಗಳು.

72. No member shall so deal with his property as materially to diminish his re-

72. ಯಾವ ಮನುಷ್ಯನು ತನ್ನ ಧನೋಪಪತ್ತಿಯ ಭರವಸೆಮೇಲೆ ಈಬ್ಯಾಂಕಿಗೆ ಮೆಂಬರಾಗಿ ಸೇ

resources and affect his solvency; on the strength of which he has been admitted to the benefits of this Bank.

73. It shall be lawful for the Board of Directors or the Executive Committee as the case may be, subject to the approval of the General Assembly, to re-call by three weeks' notice any loan made to, or on the security of, any member who by his conduct or dealings has endangered the security of any loan granted by the Bank or who has ceased to be a member of the Bank under para 58, 59, or 60, or whose legal heir or representative after his death, does not take his place notwithstanding the non-existence of any legal disability.

Provided however that no loan shall be liable to be re-called by reason merely of such legal heir or representative not taking the place of the deceased member in consequence of his minority or other legal disability.

74. Any loan made to the Bank by Government shall be deemed to be an advance made for agricultural objects to the members of the Bank as holders of arable land, within the meaning of section 194 of the Mysore Land Revenue Code, and the same shall be recoverable from the members jointly and severally as an arrear of land revenue under the provisions of the Mysore Land Revenue Code or of any other law for the time being in force.

75. If, owing to resignations, deaths, removals or other causes, the total number of members of the Bank should at any time fall below two-thirds of the number which constituted the Bank on the date of its formation or on the date of the augmentation of its funds, or if according to a majority of votes at a general meeting there exists a disagreement among the members so serious as to render the further continuance of the

ರಿಸಿಕೊಳ್ಳಲ್ಪಟ್ಟು ತನ್ಮೂಲಕ ಉಂಟಾಗುವ ಪ್ರಯೋಜನಗಳಿಗೂ ಬಾಧ್ಯನಾಗಿರುತ್ತಾನೆಂಬೂ, ಅಂಥವನು ಹಾಗೆ ಮೆಂಬರಾಗಿ ಸೇರಿದ ಬಳಿಕ ತನಿಗೆ ಇರತಕ್ಕ ಉಪಪತ್ತಿಯು ಬಹಳ ಕಮ್ಮಿಯಾಗುವ ಹಾಗೆತನ್ನ ಆಸ್ತಿಯ ವಿಷಯದಲ್ಲಿ ಯಾವ ಆಡಳಿತಗಳನ್ನೂ ನಡಸಕೂಡದು.

73. ಯಾವ ಮೆಂಬರಾದರೂ ತನ್ನ ನಡತೆಯಿಂದಾಗಲಿ, ಆಡಳಿತಗಳಿಂದಾಗಲಿ, ಬ್ಯಾಂಕಿನಿಂದ ತನಗೆ ಅಥವಾ ತನ್ನ ಜಾಮೀನಿನಮೇಲೆ ಇತರರಿಗೆ ಕೊಟ್ಟಿರತಕ್ಕ ಸಾಲದ ಖಾತರಿಗೆ ಅಪಾಯ ಉಂಟುಮಾಡಿದರೆ, ಅಥವಾ 58, 59 ಅಥವಾ 60ನೇ ಕಲಂನಲ್ಲಿ ಕಂಡ ಮೇರಿಗೆ ಮೆಂಬರುತನವನ್ನು ಕಳಕೊಂಡಿದ್ದರೆ, ಅಥವಾ ಅವನು ಮೃತಿಹೊಂದಿದ ಮೇಲೆ ಅವನ ವಾರಸ್‌ದಾರನು ಕಾನೂನು ಪ್ರಕಾರ ಅನಧಿಕಾರಿ ಅಲ್ಲದೆ ಇದ್ದಾಗ್ಯೂ ಅವನ ಸ್ಥಾನಕ್ಕೆ ಬರದೆ ಹೋದರೆ, ಸಂದರ್ಭಾನುಸಾರ ಡೈರೆಕ್ಟರುಗಳ ಬೋರ್ಡಿನವರು ಅಥವಾ ಎಗ್ಜಿಕ್ಯೂಟೀವ್ ಕಮಿಟಿಯವರು, ಜನರಲ್ ಅಸೆಂಬ್ಲಿಯವರ ಒಪ್ಪಿಕೆಗೆ ಬಳಿಕಟ್ಟು ಮೂರು ವಾರಗಳ ವಾಯಿದೆ ನಿಶಿ ನೋಟಿಸ್ ಕೊಟ್ಟು ಸದರಿ ಸಾಲವನ್ನು ವಾಪಸ್ ಬರಮಾಡಿಕೊಳ್ಳಬಹುದು.

ಪರಂತು, ಅಂಥಾ ವಾರಸ್‌ದಾರನು ಮೈನರ್‌ಆಗಿರುವದರಿಂದಾಗಲಿ, ಅಥವಾ ಮತ್ತಾವ್ಯವಕಾರಣದಿಂದಾಗಲಿ ಕಾನೂನು ಪ್ರಕಾರ ಅನಧಿಕಾರಿಯಾಗಿರುವದರ ದೆಸೆಯಿಂದ ಮೃತಿ ಹೊಂದಿದ ಮೆಂಬರಿನ ಸ್ಥಾನಕ್ಕೆ ಬಾರದೆ ಹೋದ ಮಾತ್ರದಿಂದಲೇ ಸಾಲವು ವಾಪಸ್ ಬರಮಾಡಿಕೊಳ್ಳಲ್ಪಡತಕ್ಕದ್ದಾಗುವದಿಲ್ಲ.

74. ಬ್ಯಾಂಕಿಗೆ ಸರ್ಕಾರದವರಿಂದ ಕೊಡಲ್ಪಡುವ ಸಾಲವು ಮೈಸೂರು ಲ್ಯಾಂಡ್ ರೆವಿನ್ಯೂ ಕೋಡಿನ 194ನೇ ಸೆಕ್ಷನ್‌ನಲ್ಲಿ ಹೇಳುವ ಮೇರಿಗೆ ಸಾಗುವಳಿಗೆ ಲಾಯಖಾದ ಜಮೀನು ಹಿಡುವಳಿದಾರರಾದ ಬ್ಯಾಂಕಿನ ಮೆಂಬರುಗಳಿಗೆ ವ್ಯವಸಾಯ ಕಾರ್ಯಗಳಿಗಾಗಿ ಕೊಟ್ಟಿದ್ದೆಂತ ಎಣಿಸಲ್ಪಟ್ಟು, ಅದು ಮೈಸೂರು ಲ್ಯಾಂಡ್ ರೆವಿನ್ಯೂಕೋಡನ್ನು ಅನುಸರಿಸಿ ಆಗಲಿ, ತತ್ಸಾಲದಲ್ಲಿ ಜಾರೀಲಿರತಕ್ಕ ಮತ್ತಾವ ಕಾನೂನನ್ನು ಅನುಸರಿಸಿ ಆಗಲಿ, ಲ್ಯಾಂಡ್ ರೆವಿನ್ಯೂ ಬಾಕಿಯಂತೆಯೇ, ಜಂಟಿ ಯಾಗಿಯೂ ಪ್ರತ್ಯೇಕ ಪ್ರತ್ಯೇಕವಾಗಿಯೂ ಸಹಾ ಮೆಂಬರುಗಳಿಂದ ಬರಮಾಡಿಕೊಳ್ಳಲ್ಪಡತಕ್ಕದ್ದಾಗಿರುವದು.

75. ಯಾವಾಗಲಾದರೂ ಮೆಂಬರುಗಳ ಒಟ್ಟು ಸಂಖ್ಯೆಯು, ರಾಜೀನಾಮೆಗಳಿಂದಾಗಲಿ, ಸಾವುಗಳಿಂದಾಗಲಿ, ಮೆಂಬರುತನದಿಂದ ವಜಾಮಾಡಲ್ಪಡುವದರಿಂದಾಗಲಿ, ಮತ್ತಾವ ಕಾರಣಗಳಿಂದಲೇ ಆಗಲಿ, ಬ್ಯಾಂಕು ಪೂರ್ವಾಟಾದ ತಾರೀಖಿನಲ್ಲಿ ಅಥವಾ ಅದರ ಧನವು ಹೆಚ್ಚಿಸಲ್ಪಟ್ಟ ತಾರೀಖಿನಲ್ಲಿ ಇದ್ದ ಮೆಂಬರುಗಳ ಒಟ್ಟು ಸಂಖ್ಯೆಯಲ್ಲಿ ಮೂರ್ರಲ್ಲಿ ಎರಡು ಭಾಗಕ್ಕಿಂತಲೂ, ಕಮ್ಮಿ ಆದ ಪಕ್ಷದಲ್ಲಿ, ಅಥವಾ ಇನ್ನು ಮುಂದೆ ಬ್ಯಾಂಕಿನಲ್ಲಿ ಆಡಳಿತಗಳನ್ನು ನಡೆಸಬಾರದಷ್ಟು ಆದರೆ ಮೆಂಬರುಗಳಲ್ಲಿ

Bank undesirable, or if Government directs the recovery of loans made by it to the Bank on the ground that the affairs of the Bank are in an unsatisfactory condition, all further transactions shall be stopped, and all outstanding loans of whatever description shall be re-called by a notice not exceeding three months, at the end of which period the Bank shall be wound up under such arrangements, not inconsistent with law, as shall be decided upon at a general meeting to be convened for the purpose. The members shall however continue responsible for the due discharge of all existing debts and liabilities.

ಪರಸ್ಪರ ವೈಮನಸ್ಯ ಉಂಟಾಗಿರುತ್ತೆಂತ, ಒಂದು ಸಾಮಾನ್ಯ ಸಭೆಯಲ್ಲಿ ಬಹುಮಂದಿ ನುಡಿಯುವ ವೋಟ್ಸ್ ಯಾನೆವಾಕ್ಯಗಳಿಂದ ತಿಳಿದು ಬಂದ ಪಕ್ಷದಲ್ಲಿ, ಅಥವಾ ಬ್ಯಾಂಕಿನ ಆಡಳಿತಗಳು ಅತೃಪ್ತಿಕರವಾಗಿವೆ ಎಂಬ ಸಬಬಿನಿಂದ ಸರ್ಕಾರದವರು ಸದರಿ ಬ್ಯಾಂಕಿಗೆ ಕೊಟ್ಟಿರತಕ್ಕ ಸ್ಥಾಲಗಳನ್ನು ಒರಮಾಡಿಕ್ಕೊಳ್ಳಬೇಕೆಂತ ಆಪ್ಪಣೆಮಾಡಿದ ಪಕ್ಷದಲ್ಲಿ, ಅಲ್ಲಿಂದಾಚಿಗೆ ಬ್ಯಾಂಕಿನ ಆಡಳಿತಗಳನ್ನು ನಿಲ್ಲಿಸಬೇಕು; ಬಾಕಿಯುಳ್ಳಿರತಕ್ಕ ಎಲ್ಲಾವಿಧವಾದ ಸಾಲಗಳನ್ನು ಮೂರು ತಿಂಗಳಿಗೆ ಜಾಸ್ತಿಯಿಲ್ಲದ ವಾಯಿದೆ ನಿಜಿ, ನೋಟೀಸು ಕೊಟ್ಟು ಬರಮಾಡಿಕ್ಕೊಳ್ಳಬೇಕು. ಆ ವಾಯಿದೆಯ ಕೊನೆಯಲ್ಲಿ ಇದಕ್ಕಾಗಿ ಸೇರಿಸಲ್ಪಟ್ಟ ಸಾಮಾನ್ಯ ಸಭೆಯಲ್ಲಿ, ಕಾನೂನಿಗೆ ವಿರೋಧವಿಲ್ಲದಂತೆ ನಿರ್ಣಯಿಸಲ್ಪಡುವ ಏರ್ಪಾಟುಗಳನ್ನನುಸರಿಸಿ, ಬ್ಯಾಂಕು ಮುಚ್ಚಿಬಿಡಲ್ಪಡತಕ್ಕದ್ದು. ಆದರೆ, ಆಗ ಇರತಕ್ಕ ಸಾಲ ಮುಂತಾದವುಗಳನ್ನು ಕ್ರಮವಾಗಿ ತೀರಿಸಲು ಮೆಂಬರುಗಳು ಜವಾಬ್ದಾರ್ರಾಗಿಯೇ ಇರತಕ್ಕದ್ದು.

76. When the Bank is wound up, all surplus remaining at its credit shall be used for such purpose of local general utility as shall be resolved upon by the majority of the members at a general meeting subject to the approval of Government.

76. ಬ್ಯಾಂಕು ಮುಚ್ಚಿಬಿಡಲ್ಪಟ್ಟ ಬಳಿಕ ಆದಕ್ಕೆ ಉಳಿಯುವ ಹಣವನ್ನು, ಸಾಮಾನ್ಯ ಸಭೆಯಲ್ಲಿ ಬಹುಮಂದಿ ಮೆಂಬರುಗಳು, ಸ್ಥಳದಲ್ಲಿ ಸರ್ವಜನೋಪಯುಕ್ತವಾದ ಯಾವ ಕಾರ್ಯಕ್ಕೋಸ್ಕರ ವಿನಿಯೋಗಿಸಬೇಕೆಂತ ತೀರ್ಮಾನ ಮಾಡುತ್ತಾರೊ ಆ ಕಾರ್ಯಕ್ಕೆ ಸರ್ಕಾರದವರ ಒಪ್ಪಿಕೆಗೆ ಒಳಪಟ್ಟು ಉಪಯೋಗಿಸಬೇಕು.

No. ನಂ.	Signature of member. ಮೆಂಬರಿನ ದಸ್ಕತ್.	Address, giving father's name, residence and description of member. ಮೆಂಬರಿನ ವಿಳಾಸ ತಂದೆ ಹೆಸರು, ವಾಸಸ್ಥಳ ಮತ್ತು ಇತರ ಪ್ರಸ್ತೀಕ.	Witness to signature of member. ಮೆಂಬರಿನ ದಸ್ತತ್ತಿಗೆ ಸಾಕ್ಷಿ.	Date. ತಾರೀಖು.

2. The Banks at Sakleapur and
composed of members possessing coffee estate
in addition to wet and dry lands were
granted advances to the extent of Rs. 7,09,00
of which a loan of nearly Rs 6,28,150 was ut
liged. These banks are reported to have
suffered from the depression in the coffee
industry. On receipt of the reports referred
to by the Inspector, separate orders will be
passed on the application of these banks
for additional advances.

3. There were 2,356 members, and the Va
of their landed property amounted to
Rs 49,59,129 which is a little more tha
three times the amount of loan Sanc
on their united credit.

4. The value of the united credit of
undermentioned banks appears to —

gone down at the end of the year 1897-98 owing to resignations of certain members.

Banks	value From Rs.	value To Rs.	amount sanctioned Rs
(1) Hulkunte	23,624	16,459 -	12,000
(2) Haniyur	13,500	10,500 -	8,000
(3) Sulkunte	10,790	9,180 -	6,000
(4) Chiknayakanhalli	42,785 -	41,570	15,000
(5) Thippenahalli	18,300	17,180	13,000
(6) Issur	30,000	24,013	7,000
(7) Haronnehadi	10,695 -	9,764	5,000
(8) Nallur	22,995 -	21,335 -	12,000
(9) Salur	6,186	5,381	4,000

The advance sanctioned for the Haniyur Bank was ordered to be withdrawn in Government Proceedings No $\frac{3299-301}{R.T.48-97}$ dated 11th November 1898. The Inspector's reports in regard to the other banks are awaited.

5.

(9)

Draft for approval

No. 3979 of 28/11/99

2dR 7-22-98-28

The Inspector of Banks in Mysore has the honor to request that the administration report on the working of the Apptd Banks in Mysore for the year 1898/99. may be submitted at an early date, so that it may be published the Report, be ready for laying before the Legislature by the 1st of Dec.

25-11-99

Secretary

1

Secretary

Draft for approval

I think it is desirable that a general order should be issued fixing the date on which the annual report should be received. This will enable the Inspector to submit the report at the earliest date possible. Any date after that for submission of the report may be fixed.

24/11/99

Section Banks
File No 10 of 98
Serial No 3

FAMINE
3531
H.X. 678
DEC 1899

From

The Inspector of Agricultural Banks in Mysore

To

The Secretary to Govt. of Mysore.

General and Revenue Dept.

Section Banks
File No Ins of Ags
Serial No Dated 29th November 1899.

Despatched do

Received

General No. 55

No.

Enclosure No. Nil.

In reply to his docket no 3979 of 28-11-99
R.T. 22-98

SUBJECT.

Stating that a Section on the Agricultural Banks for the four official years ending 1898 has already been submitted, and that if a separate report for 1898-9 is now required it will be submitted on receipt of returns from certain Agricultural Banks.

References (to be entered only in the Dewan's Office.)

Read 9.12.99

→ One of the references noted in the margin of the letter, a copy of the 1st secured. The 2nd & 3rd are reminders

Office of the Inspector of Agricultural Banks in Mysore

Dated, Bangalore, 29th November 1899.

From

The Inspector of Agricultural Banks in Mysore

To

The Secretary to the Government of Mysore, General and Revenue Department

Sir,

With reference to your docket No 3979/R.T.22-98 dated 28th instant, calling for early submission of Report on the Working of Agricultural Banks for the Year 1898-99, I have the honor to state that in Compliance with the marginally noted requisitions from the Miscellaneous Branch & Section of the Agricultural Banks for the four official years ending 1898-99,

No. 4150-82 dated 26th September 1899 / Min. 1268 } In the Miscellaneous Branch
" 4996-5010 " 26th October 1899 / Mis. 1445 }
" 5723-32 " 17th November 1899. / Mis. 1724 }

1898-99 was submitted with a D.O. to the Under Secretary on the 16th instant, and to request the favour of being informed whether a separate report for 1898-99 is now required.

2. Materials for drawing up such Report are not yet ready. No forms of Statistics had been prescribed by Government for information required as to the working of Agricultural Banks. I framed some useful forms, had them printed and distributed them to the banks on 19th September 1899. Up to date these forms have been received duly filled up from 25 banks, and I have requested the remaining banks to expedite their returns. When these returns are received, I intend compiling and submitting a full report with interesting

Statistics,

Statistics, in view of the criticisms in some of the local papers which appear to me to be not quite fair. If the returns are received before the Christmas holidays, I shall draw up the report during the holidays.

Forms for future adoption may be prescribed after perusing the report.

I have the honor to be,
Sir,
Your most obedient servant,

B. Ramachandra Ayyar

Inspector of Agricultural
Banks in Mysore

Draft for approval

(11)

Section 1 (Revised 98)
File No 1A (Misc 1) (Confidential)
Serial No 57

Agpl Banko.

No 5302
R.7.22-98
Dy. 24/1/1900

His letter no: 55 Dy 29/11/99
re. the submission of
Administration report
on the working of the
Agpl Banko for the
year 1898/99

Has the honour to
request that the
report for the year
1898/99 promised
in para 2 of the
above letter may be
subd early

18/2

for Secy

1901-1902

GOVERNMENT OF MYSORE

Section D Genl
File No 10-01-98
Serial No 1
REVENUE

PROCEEDINGS

Dated 10th December 1901

No. R. 2558-66

Passing orders *re* the collection and compilation of statistics relating to, and the inspection of, Agricultural Banks.

SBP—21-12-1901—200

READ—

(1) Para 1 "Materials for Report" of the Annual Report on Agricultural Banks for the year 1899-1900.

(2) Letter No. 233, dated 13th June 1901, from the Inspector of Agricultural Banks regarding the collection and compilation of statistics for the annual report.

(3) Letter No. 255, dated 25th June 1901, from the same officer in the matter of inspection of Agricultural Banks.

No. R. 2558-66, DATED BANGALORE, 10TH DECEMBER 1901.

ORDER THEREON.—The questions at issue are :—

(1) How materials for the annual report should be collected, and

(2) On what lines and by whom periodical inspections of Agricultural Banks should be made.

As matters stand at present, there are no definite instructions laid down on both the subjects under notice, and it is necessary to formulate the procedure to be followed. Government are therefore pleased to issue the following instructions :—

(1) Every Agricultural Bank in the State shall be inspected twice during the year.

(2) The inspection will be conducted on the lines indicated in Form A, appended to these Proceedings.

(3) The first inspection will be begun soon after the close of the official year and completed before 31st August, the inspection reports being submitted to Government through the Deputy Commissioner. During this inspection statistics for the annual report will also be collected by the Inspecting Officer. The accompanying Forms I to VI are laid down for this purpose. These will be filled in after careful inquiry and forwarded direct to the Inspector of Agricultural Banks who will draw up and submit the report to Government by the end of September in the year following that to which the report relates.

(4) The second inspection will be made at the time of the jamabandi of the taluk.

(5) At the commencement of both the periods of inspection, the Deputy Commissioner will settle a programme, dividing the work between himself and his Assistants. The services of the Inspector and of some of the Amildars may also be utilized for the purpose.

The Coffee Banks at Chikmagalur and Saklespur must be inspected by the Deputy Commissioners concerned. Other important Banks will be inspected by an officer not below the rank of an Assistant Commissioner. Minor Banks to which small sums of money have been advanced by Government may be inspected by Amildars.

The inspection reports with the Deputy Commissioner's remarks thereon must reach Government within a fortnight from the date of inspection.

Other noteworthy point, if any, even though not specially referred to in the forms prescribed should also be brought to the notice of Government.

It is hoped that the local officers will do the work required of them in an intelligent and effectual manner with due regard to punctuality.

H. V. NANJUNDAYYA,
Secy. to Govt., Gen. & Rev. Depts.

To—The Deputy Commissioners of Districts.
The Inspector of Agricultural Banks in Mysore.

Exd.—J.T.B.

FORM A.

Report on inspection of the Agricultural Bank at..... *in*.....*Taluk.*

1. Date of present inspection.

2. Whether there is a duly registered suitable Bank office where members and depositors could call and have their business attended to; and if there had been any change in the office since last inspection, why necessitated and whether duly registered.

3. Whether any dates and hours are fixed for transaction of business; whether business is regularly transacted on those dates and hours; if no appointment is thus made, what arrangements exist for the due transaction of business when members and depositors call, and on how many days in a month is business done.

4. Whether the Bank's registers, accounts, title-deeds, documents, cash balance and other property are kept in the Bank premises in the custody of the President and the Agent; and if any of them are not so kept, where and how they are kept, under what authority and upon whose responsibility.

5. Whether the villages to which the members belong are sufficiently near (within a radius of five miles) to the Bank-house, and duly registered; at what distance do the majority of members, the directors and the office bearers reside; and if business was extended to any new village, whether there was proper sanction for it.

6. As regards members, whether and to what extent there has been any increase or decrease in their number since formation of the Bank or last inspection; what was the decrease, if any, due to; were the new members duly qualified, duly elected and registered; in case of members belonging to a joint Hindu family or otherwise possessing a qualified or limited status, whether there is proper representation of interests involved; whether in the practical working the Bank has gained or lost in strength, energy and usefulness since formation or last inspection.

7. As regards credit, solvency and resources of members, whether a complete and accurate list of the lands of members is maintained; if not, how is the omission explained; to what extent have fluctuations in the number of members affected the united credit of the Bank; any notable instances of new acquisition or improvement since formation of the Bank or last inspection; any notable instances of sale or other kind of transfer, relinquishment or deterioration; how these have affected the solvency and resources of the members concerned and of the Association as a whole; what guarantee, if any, has the Bank obtained or the rules of the General Assembly afford against alienations and relinquishments prejudicial to the Bank's interests; compare the *net* amount of the value of property as per latest authenticated list with the amount of liabilities of the Bank at date of inspection.

8. As regards Bank's funds, note whether the limit fixed at formation had been increased or decreased under due authority; whether the Bank had in its dealings unauthorizedly exceeded the limits, and if so, how is this explained or proposed to be rectified. Classify the Bank's funds at date of inspection with reference to the sources from which they were derived, *viz.*—entrance fee, contributions, loans from Government if any, loans from others, deposits from members: (1) in cash and (2) in grain; deposits from outsiders, debentures, etc.; note whether the Bank's credit is well established and sustained or steadily growing: if otherwise, to what extent such result is due, to any action or omission of the Bank's authorities and what other causes are likely to have contributed to it; whether the lessons of co-operation, mutual help and thrift are understood and practised, if not, inculcate them to as large a body of members and outsiders as can be gathered.

9. As regards Government loan, note whether the terms fixed for repayment are duly acted up to or there has been gross delay, dilatoriness or neglect; the amount outstanding against the Bank at date of inspection; whether the loan may be continued subject to the terms allowed for repayment, or whether in your opinion

it is advisable to withdraw the loan under the provisions of Sections 74 and 75 of the Articles of Association; and state reasons for such opinion briefly and concisely.

10. As regards loans and deposits from others, note the terms allowed, generally, in regard to rate of interest and time for repayment; whether the sanction of the General Assembly had been obtained to the rates of interest and other essential terms; whether the obligations incurred were in any way in excess of the Bank's requirements or of what local conditions of credit, prudential considerations and the progress and well-being of the Bank justified; whether the Bank authorities are alive to the importance of placing themselves in position to discharge the obligations incurred punctually, completely and satisfactorily.

11. As regards the Bank's transactions, compare the Cash Book with the Ledgers, Receipts, Chalans, Cheques, Treasury Pass Book, Contingent and Establishment Registers, Documents, etc. Is it posted up from actual transactions as they occur and in order of their occurrence, and are entries made so clear as to be easily intelligible and traceable through the other accounts? If discrepancies and omissions due to mere oversight or ignorance are found, have them rectified in a business-like manner as far as practicable, and note here such as are considered to be grave. In the case of corrections, see if they are initialled by the President and Agent, and if any of the corrections are not satisfactory, note briefly your objections.

See if disbursements were duly authorised and are supported by proper vouchers.

Were the charges incurred under "Establishment and Contingencies" real or fictitious, either wholly or in part, and if real, necessary? Is the rule about members rendering gratuitous service duly respected?

Note date of the last entry in the Cash Book, and the cash balance on that date according to the Cash Book and as forthcoming in the Bank's chest. Are instances frequent of the transgression of the limit fixed in the Articles of Association for cash balance in the hands of the Board of Directors, and how are they explained? Are large sums kept in hand for any length of time without being utilised? Is the facility afforded for keeping current account with the Treasury utilised as far as possible for minimising cash balances, if not, how is the omission explained? Has there been any complaint or ground for the belief or suspicion that needlessly large balances are retained by the Agent or President.

Receipts.				Expenditure.			
	Rs.	a.	p.		Rs.	a.	p.
From Treasury ...				To Treasury loan account			
From depositors ...				,, Depositors, principal repaid ...			
Entrance fee ...				,, Members as loan			
Interest and penalty ...				,, Government on account of interest.			
Loans repaid ...				,, Depositors, do do.			
Other items ...				Printing charges			
				Establishment charges ...			
				Contingencies			
Total ...				Total ...			

Note the general results of the Bank's cash transactions up to date of inspection in the marginal form, and see if the cash balance sheet last submitted by the Bank is correct in all particulars.

12. As regards loans to members, note if, in addition to the restrictions and limitations prescribed in Section 42 of the Articles of Association, the General Assembly has prescribed any limit with reference to the value of the landed property held by applicants for loan or offered as security by them; whether loans had been granted to any in contravention of these rules, members of a joint Hindu family being taken as representing one account; how such transgressions are explained or proposed to be rectified; had any loans been granted to other than members in need or had any deserving applicants been denied to favor particular individuals and had such instances produced feelings of distrust and discontent and impaired the cordiality and unanimity expected to exist among the body of members; are objects for which loans are applied for explained with sufficient clearness in the darkhasts; is the application and use made of loans watched by the Board of Directors or other authority and have there been any instances of non-application or misuse, especially

of sums obtained having been used by any member for purposes of trading or private banking or money lending?

Amount obtained.	Rs.	a.	p.	Amount spent.	Rs.	a.	p.
1. To discharge encumbrances ...				1. Paid for discharging encumbrances ...			
2. To other debts				2. To discharge other debts ...			
3. For the following agricultural purposes.				3. For the following agricultural purposes.			
(a)				(a)			
(b)				(b)			
(c)				(c)			
(d)				(d)			
				4. For other purposes			
				(a)			
				(b)			
				(c)			
				(d)			

Note the sums obtained and used for the several purposes indicated, in the marginal form.

13. As regards securities obtained, note if the mortgage deeds in favor of the Bank are in proper form, executed by the proper persons and duly registered; if prior mortgages in respect of property hypothecated to the Bank had been fully discharged and the mortgage deeds (duly discharged) produced in Bank together with title-deeds; in case of exceptions, when the mortgages are likely to be discharged, and their amount; the proportion the loans of first class bear to the amount of property mortgaged; notable cases of undue preference, if any, with explanation; whether good and sufficient personal security was obtained in the case of the second and third class loans; whether in the case of simple debts repaid, documents discharged, receipts, etc., obtained, had been produced, and in case of notable exceptions when they are expected to be produced.

	Rs.	a.	p.
Loans of 1st class outstanding at date of inspection exclusive of repayment.			
Loans of 2nd class do do			
Loans of 3rd class do do ...			
Loans of 4th class do do ...			
Value of property under mortgage to Bank			

Note particulars in the marginal form.

14. As regards punctuality, completeness or otherwise in the payment of dues by members, note whether the rule requiring strict punctuality is borne in mind and enforced in all practical cases, or whether there is any unhealthy tendency to evade it, how many are defaulters (1) among office bearers and (2) among members; the amount of instalments over-due and remaining unrecovered at date of inspection; the amount of 2nd and 4th class loans likewise over-due, remaining unrecovered; causes of unduly large arrears and large number of defaulters; whether proper notice had been taken of defaults and adequate steps taken for recovery of arrears; whether renewals were granted with prudence and discrimination; whether the interest and penalty due to the Bank had been fully recovered; and whether the interest due to Government and to other creditors duly paid; arrears if any, how explained and when expected to be paid?

15. As regards surplus, note what this amounts to up to date of inspection, taking into account the arrears remaining unrecovered, of interest and other items of income; how much of this has been realised; what amount has been carried to the Reserve Fund by resolution of the General Assembly; how the reserve fund is invested; how the remaining surplus is used or secured; whether any and what special charges tended to reduce the surplus.

If the Bank has other assets, what they are and their value.

16. As regards meetings of General Assembly, note whether the rules for convening these, the conduct of business therein and the recording and registering of resolutions are understood and duly given effect to; if not, explain the same to the office bearers and others present; note whether meetings had been held regularly every half-year; whether any and what number of extraordinary meetings had been held since last inspection; whether notices had been duly given to members; whether members were generally taking interest in the Bank's affairs or whether there was

party feeling; whether special resolutions had been duly confirmed and registered; whether any resolutions were inconsistent with the Articles of Association or other provisions of law.

17. As regards Board of Directors, note whether and how often they meet for transaction of business; whether their resolutions are duly recorded in a book; if they do not meet, what arrangements exist for the discharge of their duties and functions, and what record exists of their proceedings; whether any and which of them have been taking special interest in, and working with zeal for the progress of the institution.

18. As regards supervision, whether any and what arrangements the General Assembly had made for control and audit; are they effective and satisfactory.

19. As regards Registers and Accounts, see appended list, note therein which of them is kept and how.

20. General Remarks regarding the state of the Bank.

List of Registers and Accounts.	State of Register or Account.	Reference to paras in Inspection Report noticing the Registers and Accounts.
I. Register of Members ...		
II. Register of Applications for Loans.		
III. Cash Book		
IV. Ledger		
V. Minute Book		
VI. Register of Balance Sheets.		
VII. Property Register ...		
VIII. Register of Monthly Cash Abstracts.		
IX. Register of Bonds ...		
X. Receipts by Bank to Members.		
XI. Depositors' Ledger ...		
XII. Treasury Pass Book ...		
XIII. Chalan Book ...		
XIV. Cheque Book ...		
XV. Receipts by Members to Bank.		
XVI. Register of Directors ...		
XVII. Register of Directors' Proceedings.		
XVIII. Register of Appropriation of Loans.		
XIX. Register of Contingent Expenses.		
XX. Register of Disbursement of pay to establishment.		
XXI. Register of 'From' Letters.		
XXII. Register of 'To' Letters ...		
XXIII. Visitors' Book ...		

I

.....ತಾಲ್ಲೂಕು ..... ಹೋಬಳಿ ..... ಇವರಿಗೆ.

ಸಂಬಂಧಪಟ್ಟಂಥ ಸಾಲಿ ನುಲು ಜಾತಿವಾರಿ ತಪಶೀಲನ್ನು ತೋರಿಸುವ ತಖ್ತೆ.

ಜಾತಿವಾರಿ ತಪಶೀಲು	ಮರ
ಹಾಜರಿ ಪುಸ್ತಕದಲ್ಲಿ ಇದ್ದ ಹುಡುಗರ ಸಂಖ್ಯೆ	
ಪರೀಕ್ಷೆಯಲ್ಲಿ ಕುಳಿತವರು	
ಪಾಸಾದವರು	
ಫೇಲಾದವರು	
ಪರೀಕ್ಷೆಯಲ್ಲಿ ಕುಳಿತವರ ಶೇಕಡಾ ಪಾಸಾದವರು	
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ಪಾಸಾದವರು	
ಫೇಲಾದವರು	
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ಪಾಸಾದವರು	
ಫೇಲಾದವರು	
ಪರೀಕ್ಷೆಯಲ್ಲಿ ಕುಳಿತವರ ಶೇಕಡಾ ಪಾಸಾದವರು	
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ಪರೀಕ್ಷೆಯಲ್ಲಿ ಕುಳಿತವರು	
ಪಾಸಾದವರು	
ಫೇಲಾದವರು	
ಪರೀಕ್ಷೆಯಲ್ಲಿ ಕುಳಿತವರ ಶೇಕಡಾ ಪಾಸಾದವರು	
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ಪರೀಕ್ಷೆಯಲ್ಲಿ ಕುಳಿತವರು	
ಪಾಸಾದವರು	
ಫೇಲಾದವರು	
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ಪಾಸಾದವರು	
ಫೇಲಾದವರು	
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ಪಾಸಾದವರು	
ಫೇಲಾದವರು	
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ಫೇಲಾದವರು	
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ಹಾಜರಿ ಪುಸ್ತಕದಲ್ಲಿ ಇದ್ದ ಹುಡುಗರ ಸಂಖ್ಯೆ	
ಪರೀಕ್ಷೆಯಲ್ಲಿ ಕುಳಿತವರು	
ಪಾಸಾದವರು	
ಫೇಲಾದವರು	
ಪರೀಕ್ಷೆಯಲ್ಲಿ ಕುಳಿತವರ ಶೇಕಡಾ ಪಾಸಾದವರು	

1. ಪ್ರಾಥಮಿಕ ಪರೀಕ್ಷೆಯಲ್ಲಿ, ಸರಕಾರಿ ಶಾಲೆಗಳಲ್ಲಿ ಮಟ್ಟು ಖಾಸಗಿ ಶಾಲೆಗಳಲ್ಲಿ ...
2. ಕಿರಿಯ ಮಾಧ್ಯಮಿಕರು —
   ಪರೀಕ್ಷೆಯಲ್ಲಿ ಸಾಲಿ ಮಂದಾಲಗೆ ...
   ಸದರ ಸಂಖ್ಯೆಲ್ಲಿ ...
3. ಪಜಾ ಅಧಿಮಾಧ್ಯಮಿಕ ಸಂಖ್ಯೆ ...
   A. ಅಧಿಮಾಧ್ಯಮ ಪ್ರಾಥಮಿಕ ಪರೀಕ್ಷೆಯಲ್ಲಿ ಸಾಲಿ ಮಂದಾಲಗೆ ...
   ಸದರ ಸಂಖ್ಯೆಲ್ಲಿ ...
   B. ಮಿಡಿ ಸಲುವು (ಪಾಠಿಯಾಪರ ಸಾಲಿ ಮಂದಾರಲು ಖಾಯಂಕಿಗೆ ಕೊಡ್ಡಲ್ಪಟ್ಟ ಅಂ ಧನದ ಕೆಜಮಿಯ)
   ಪರೀಕ್ಷೆಯಲ್ಲಿ ಸಾಲಿ ಮಂದಾಲಗೆ ...
   ಸದರ ಸಂಖ್ಯೆಲ್ಲಿ ...
   C. ಖಾಸಗಿ ಸಲುವು ಕೊಡಲ್ಪಟ್ಟ ಧನದ ಕೆಜಮಿಯಾತ ಕಾರ್ಯಕ್ಕಾಗಿ ಖಾಯಂ ಅಧಿಮಾಧ್ಯಮ ಪರೀಕ್ಷೆಯಲ್ಲಿ ಸಾಲಿ ಮಂದಾಲಗೆ ...
   ಸದರ ಸಂಖ್ಯೆಲ್ಲಿ ...

ಸಾಲಿ ಅಭ್ಯಾಸದಲ್ಲಿ ನಿಷ್ಕ್ರಿಯ ..

ಸೂಚನೆ. — ಹೊಸದಾಗಿ ಶಾಲೆಯಾದರೆ ವಿಷಯದಲ್ಲಿ ಅದರ ಸಂಖ್ಯೆ ಹಾಗು ಯಾವ ಸ್ಥಿತಿಗೆ ಸೇರಿದ್ದು ಎಂಬುದನ್ನು ಬರೆಯಬೇಕು. ಅಲ್ಲದೆ ಆ ಶಾಲೆಯು ಯಾವ ಸಾಲಿನಲ್ಲಿ ಪ್ರಾರಂಭವಾಯಿತು ಎಂಬುದನ್ನು ಸಹ ಬರೆಯಬೇಕು. ಹಳೆಯ ಶಾಲೆಗಳಲ್ಲಿ ಅಭ್ಯಾಸ ಮಾಡುತ್ತಿರುವ ಹುಡುಗರ ಸಂಖ್ಯೆಯಲ್ಲಿ ಹೆಚ್ಚು ಕಡಿಮೆಯಾಗಿದ್ದರೆ ಅದಕ್ಕೆ ಕಾರಣಗಳನ್ನು ಬರೆಯಬೇಕು. ಅಲ್ಲದೆ ಯಾವುದಾದರೂ ಶಾಲೆಯು ಮುಚ್ಚಿಹೋಗಿದ್ದರೆ ಅದಕ್ಕೆ ಕಾರಣ, ಮತ್ತು ಯಾವ ಸಾಲಿನಲ್ಲಿ ಮುಚ್ಚಿಹೋಯಿತು ಎಂಬುದನ್ನು ಸಹ ಬರೆಯಬೇಕು. ಅಲ್ಲದೆ ಯಾವುದಾದರೂ ಶಾಲೆಯು ಮುಚ್ಚಿಹೋಗಿ ಮತ್ತೆ ಪ್ರಾರಂಭವಾಗಿದ್ದರೆ ಅದನ್ನು ಸಹ ಬರೆಯಬೇಕು.

ಡಿಸ್ಟ್ರಿಕ್ಟ್ ತಾಲ್ಲೂಕು ವ್ಯವಸಾಯದ ಬ್ಯಾಂಕು

ಬ್ಯಾಂಕು ಮಜಕೂರಿನ ಮೆಂಬರುಗಳ ಆಸ್ತಿ ತಪ್ಸೀಲ್ ತೋರಿಸತಕ್ಕ ತಖ್ತೆ

	ಜಮೀನ್ ಸಾಗು ತೆಂ ಎ.	ತೆಂ ಗುಂ.	ಬಿಟ್ಟೆ ಎ	ಬಿಟ್ಟೆ ಗುಂ.	ಬಾಗಾಯಿತು ಎ.	ಬಾಗಾಯಿತು ಗುಂ.	ಕಾಫಿ ಎ.	ಕಾಫಿ ಗುಂ.	ಬಂಜರು ಎ.	ಬಂಜರು ಗುಂ.	ವಿಸ್ತೀರ್ಣ ಜಮ್ಮಾ ಎ.	ವಿಸ್ತೀರ್ಣ ಜಮ್ಮಾ ಗುಂ.	ಜಮೀನ್ ಅಂದಾಜು ಸರ್ಕಾರದವರ ಅಂದಾಜು ಆಗಿದ್ದರೆ ಆ ಬಾಬತು	ಜಮೀನ್ ಅಂದಾಜು ಬ್ಯಾಂಕಿನವರ ಅಂದಾಜು	ಮನೆ ವಗೈರೆ ಇತರ ಆಸ್ತಿಗಳ ಅಂದಾಜು	ಷರಾ
ಬ್ಯಾಂಕು ಶುರು ಆದಾಗ ಇದ್ದ ಮೆಂಬರುಗಳ ಮೊದಲಿನ ಆಸ್ತಿ ಪಟ್ಟಿ ಮೇರಿಗೆ ಡಿಪೋಯವರ ಬಾಬತು ಈಚಿಗೆ ಹೆಚ್ಚಿಗುವದು	ಸರ್ಕಾರಿ															
	ಇನಾಂ															
1900—1901ನೇ ಸಾಲ್ ಶುರು ವರಿಗು	ಸರ್ಕಾರಿ															
	ಇನಾಂ															
ಸದರಿ ಸಾಲಿನಲ್ಲಿ	ಸರ್ಕಾರಿ															
	ಇನಾಂ															
ಡಿಪೋಯವರ ಬಾಬತು ಈಚಿಗೆ ಕಮ್ಮಿ ಆದದ್ದು																
ವಜಾ (ಪೌತಿ ವಗೈರೆ) ಆದ ಮೆಂಬರುಗಳ ಬಾಬತು																
1900—1901ನೇ ಶುರುವರಿಗು	ಸರ್ಕಾರಿ															
	ಇನಾಂ															
ಸದರಿ ಸಾಲಿನಲ್ಲಿ	ಸರ್ಕಾರಿ															
	ಇನಾಂ															
ಇತರ ಸಬಬಿನಿಂದ																
1900—1901ನೇ ಸಾಲ್ ಶುರು ವರಿಗು	ಸರ್ಕಾರಿ															
	ಇನಾಂ															
ಸದರಿ ಸಾಲಿನಲ್ಲಿ	ಸರ್ಕಾರಿ															
	ಇನಾಂ															
ಹೊಸದಾಗಿ ದಾಖಲಾದ ಮೆಂಬರುಗಳ ಬಾಬತು																
1900—1901ನೇ ಸಾಲ್ ಶುರು ವರಿಗು	ಸರ್ಕಾರಿ															
	ಇನಾಂ															
ಸದರಿ ಸಾಲಿನಲ್ಲಿ	ಸರ್ಕಾರಿ															
	ಇನಾಂ															
ಇವರುಗಳ ಪೈಕಿ ವಜಾ ಆದವರ ಬಾಬತು																
1900—1901ನೇ ಸಾಲ್ ಶುರು ವರಿಗು	ಸರ್ಕಾರಿ															
	ಇನಾಂ															
ಸದರಿ ಸಾಲಿನಲ್ಲಿ	ಸರ್ಕಾರಿ															
	ಇನಾಂ															
ಸಾಲ್ ಆಖೈರಿನಲ್ಲಿ ನಿವ್ವಳ	ಸರ್ಕಾರಿ															
	ಇನಾಂ															

ಷರಾ.—1 ಮೆಂಬರುಗಳು ಅವರ ಜಮೀನುಗಳನ್ನು ಪೂರಾ ಆಸ್ತಿ ರಿಜಸ್ಟರಿನಲ್ಲಿ ದಾಖಲ್ಮಾಡಿದ್ದಾರೆಯೆ ಇಲ್ಲವೆ ಎಂಬುವದನ್ನು ವಿಚಾರಿಸಿ ಪೂರಾ ದಾಖಲ್ಮಾಡದೆ ಕೆಲವು ಭಾಗ ಮಟ್ಟಿಗೆ ದಾಖಲ್ಮಾಡಿದ್ದರೆ ಬಾಕಿ ಜಮೀನ್‌ಗಳ ವಿಸ್ತೀರ್ಣ ಮುಂತಾದ್ದನ್ನು ದಾಯ, ಖರೀದಿ, ದರಕಾಸ್ತು ವಗೈರೆ ಮೂಲಕ ಈಚಿಗೆ ಪಡೆದದ್ದನ್ನೂ ಈಚಿಗೆ ಕೆಟ್ಟಿರುವದು ಎಂಬುವದರ ಕೆಳಗೆ ದಾಖಲ್ಮಾಡಬೇಕು.

2 ಮೆಂಬರುಗಳ ವಜಾ ಕಿವಾಯಿ ಇತರ ಸಬಬುಗಳಿಂದ ಆಸ್ತಿಯು ವಿಸ್ತೀರ್ಣವಾಗಲಿ, ಅಂದಾಜು ಆಗಲಿ ಕಡಿಮೆಯಾಗಿದ್ದಲ್ಲಿ ಅಂಥಾ ಸಬಬುಗಳು ಅಂದರೆ ಶುರುಪಟ್ಟಿಯಲ್ಲಿ ಗಲ್ಲತ್ತಿನಿಂದ ವಿಸ್ತೀರ್ಣ ವಗೈರೆ ಹೆಚ್ಚಾಗಿ ದಾಖಲಾಗಿ ಈಚಿಗೆ ತಿದ್ದಲ್ಪಟ್ಟಿದ್ದರೆ ಹಿಸ್ಸೆದಾರರ ತಕರಾರು ಖಂದು ಅಂಗೀಕಾರವಾಗಿದ್ದರೆ, ಮೆಂಬರುಗಳು ವಿಕ್ರಯಿಸಿದ್ದರೆ ಇತ್ಯಾದಿ ತಪಶೀಲುಗಳನ್ನು ವಿಚಾರಿಸಿ ನೋಟವಾಡಬೇಕು. ವಿಕ್ರಯಗಳು ಎಷ್ಟರವಟ್ಟಿಗೆ ಆಗಿರುವದೆ. ಬ್ಯಾಂಕಿನವರ ಅನುಮತಿಯಿಂದ ಆದವೆ, ಅನುಮತಿ ಕಿವಾಯಿ ಆದವೆ, ವಿಕ್ರಯದ ಮೊಬಲಗು ಪೂರಾ ಬ್ಯಾಂಕಿಗೆ ಪಾವತಿ ಮಾಡಲ್ಪಟ್ಟಿತೆ, ಇಲ್ಲವಾದರೆ ಹ್ಯಾಗೆ ವಿಲೆವಾರಿ ಆಯಿತು. ಈ ತಪಶೀಲುಗಳನ್ನು ವಿಚಾರಿಸಿ ನೋಟ ಮಾಡಬೇಕು.

3 ಬ್ಯಾಂಕಿನ ಸಹಾಯ ಉಂಟುದ ಬಳಿಕ ವಿಶೇಷ ಕಾನುಗಾರಿಗಳೇನಾದರೂ ನಡೆದಿದ್ದರೆ ಎಂಥಾ ಕಾನುಗಾರಿಗಳು ಬಟ್ಟಿನಲ್ಲಿ ಎಷ್ಟರವಟ್ಟಿಗೆ. ಬ್ಯಾಂಕಾದ ಈಚಿಗೆ ಜಮೀನುಗಳ್ಯಾವದಾದರೂ ಕ್ಷೀಣ ಸ್ಥಿತಿಗೆ ಬಂದಿದ್ದರೆ ಬಟ್ಟಿನಲ್ಲಿ ಎಷ್ಟರವಟ್ಟಿಗೆ ಹಾಗೆ ಆಗಿವೆ. ಯಾವಕಾರಣದಿಂದ ಈ ಸಂಗತಿಗಳನ್ನು ಸಾಧ್ಯವಾದ ಮಟ್ಟಿಗೂ ತಿಳಿದುಕೊಂಡು ನೋಟ ಮಾಡಬೇಕು.

Revenue, dated 10th December 1901.

III

..... ಡಿಸ್ಟ್ರಿಕ್ಟ್ ..... ತಾಲ್ಲೂಕು..... ....ವ್ಯವಸಾಯದ ಬ್ಯಾಂಕು.

ಸರ್ಕಾರದ ಪಜಾನೆಯಿಂದ ಪಡೆದ ಮತ್ತು ಪಜಾನೆಗೆ ವಾಪಸು ಮಾಡಿದ ಮೊಬಲಗುಗಳನ್ನು ಡಿಪಾಜಿಟ್‌ದಾರ್ರಿಂದ ಬಂದಮತ್ತು ಅವರುಗಳಿಗೆ ವಾಪಸು ಪಾವತಿ ಮಾಡಿದ ಮೊಬಲಗುಗಳನ್ನು ತೋರಿಸುವ ತಖ್ತೆ 1900–01ನೇ ಸಾಲಿನ ಜಾಬಿತು.

	ಜಮಾ								
	1894—95ನೇ ಸಾಲಿನಲ್ಲಿ	1895—96ನೇ ಸಾಲಿನಲ್ಲಿ	1896—97ನೇ ಸಾಲಿನಲ್ಲಿ	1897—98ನೇ ಸಾಲಿನಲ್ಲಿ	1898—99ನೇ ಸಾಲಿನಲ್ಲಿ	1899—1900ನೇ ಸಾಲಿನಲ್ಲಿ	1900—1901ನೇ ಸಾಲಿನಲ್ಲಿ	ಜುಮ್ಮಾ	
ಟ್ರೈಜರಿಯಿಂದ ತಂದದ್ದು									
ಡಿಪಾಜಿಟ್									
(1) ಮೆಂಬರುಗಳಿಂದ									
(2) ಬೇರೆ ಜನಗಳಿಂದ									
ಕರೆಂಟ್‌ಬ್ಯಾಲನ್ಸ್									
ಜುಮ್ಮಾ ..									

	ಖರ್ಚು									
	1894—95ನೇ ಸಾಲಿನಲ್ಲಿ	1895—96ನೇ ಸಾಲಿನಲ್ಲಿ	1896—97ನೇ ಸಾಲಿನಲ್ಲಿ	1897—98ನೇ ಸಾಲಿನಲ್ಲಿ	1898—99ನೇ ಸಾಲಿನಲ್ಲಿ	1899—1900ನೇ ಸಾಲಿನಲ್ಲಿ	1900—1901ನೇ ಸಾಲಿನಲ್ಲಿ	ಜುಮ್ಮಾ	ಪರಾ
ಟ್ರೈಜರಿಗೆ ಆಡ್ಜಸ್ಟ್‌ಮೆಂಟ್ ಲೆಕ್ಕಕ್ಕೆ ಪಾವತಿ									
(1) ಕರೆಂಟ್ ಅಕೌಂಟಿಗೆ									
(2) ಸಾಲದ ಮೊಬಲಗನ್ನು ಕಡಮೆ ಮಾಡುವದಕ್ಕೆ ಕಂತು									
(3) ಜಕೇರಿಥಂಡ್ ಬಗ್ಗೆ ಡಿಪಾಜಿಟ್ ವಾಪಸು									
(1) ಮೆಂಬರುಗಳಿಗೆ									
(2) ಬೇರೆ ಜನಗಳಿಗೆ									
ಜುಮ್ಮಾ									

ಪರಾ—1 ಗವರ್ನಮೆಂಟಿನಿಂದ ಪಡೆದ ಸಾಲವನ್ನು ತೀರಿಸುವದಕ್ಕೆ ವಾಯಿದೆ ಯಾ ಕಂತುಗಳು ಕ್ಲಿಪ್ತಪಟ್ಟಿದ್ದರೆ ಅಂಥಾ ಪರತ್ತುಗಳ ಮೇರೆಗೆ ರಿಪೋರ್ಟು ಸಾಲ್ ಆಫೈರಿಗೆ ಪಾವತಿ ಆಗಬೇಕಾಗಿದ್ದರೆ ಮೊಬಲಗು ಪೂರಾ ಟ್ರೈಜರೀಗೆ ಪಾವತಿ ಆಗದೆ ಇದ್ದಲ್ಲಿ ಎಷ್ಟು ಬಾಕಿ ನಿಂತಿರುತ್ತೆ ಇದಕ್ಕೆ ಸಬಬು ಏನು ಬಾಕಿಯನ್ನು ಪಾವತಿ ಮಾಡುವವಕ್ಕೆ ತಕ್ಕ ತರದೂಮುಗಳನ್ನು ಕೊಡುತ್ತಿದ್ದರೆಯೇ ಮುಂತಾದ್ದನ್ನು ಕುರಿತು ನೋಟ್ ಮಾಡಬೇಕು.

2 ಡಿಪಾಜಿಟ್‌ಗಳನ್ನು ಬರಮಾಡಿಕೊಳ್ಳುವದಕ್ಕೆ ತಕ್ಕ ಪ್ರಯತ್ನಗಳು ನಡದಿನೆಯೆ ಇಲ್ಲವೆ ಎಂಬುವದನ್ನು, ಡಿಪಾಜಿಟ್‌ಗಳು ಬಾಕಿ ಇರುವದಕ್ಕೆ ಕಾರಣಗಳನ್ನು ವಿಚಾರಿಸಿ ನೋಟ್ ಮಾಡಬೇಕು.

.....ಡಿಸ್ಟ್ರಿಕ್ಟ್ .....ತಾಲ್ಲೂಕ್ .....ವ್ಯವಸಾಯದ ಬ್ಯಾಂಕ್

ಮೆಂಬರುಗಳಿಗೆ ಕೊಟ್ಟ ಸಾಲಗಳ ತಪ್ಪೀಲನ್ನೂ, ಮೆಂಬರ್‌ಗಳಿಂದ ಅಸಲ್ ಬಗ್ಗೆ ವಸೂಲಾದ ಹಣದ ತಪ್ಪೀಲನ್ನು ಮತ್ತು ಮೆಂಬರ್‌ಗಳಿಂದ ಅಸಲ್ ವಸೂಲಾಗದೆ ರಿಪೋರ್ಟ್ ಸಾಲ್ ಆಖೈರಿನಲ್ಲಿ ಬಾಕಿ ನಿಂತಿರುವ ತಪ್ಪೀಲನ್ನು ತೋರಿಸುವ ತಪ್ಪೆ

ಬಾಕೀ ತಪಶೀಲ್	Iನೇ ತರಗತಿ		IIನೇ ತರಗತಿ		IIIನೇ ತರಗತಿ		IVನೇ ತರಗತಿ				ಷರಾ
	ರಿಪೋರ್ಟ್ ಸಾಲ್ ಶುರು ವರಿವಿಗೆ		ಸದರಿ ಸಾಲ್‌ನಲ್ಲಿ		ರಿಪೋರ್ಟ್ ಸಾಲ್ ಶುರು ವರಿವಿಗೆ	ಸದರಿ ಸಾಲ್‌ನಲ್ಲಿ	ರಿಪೋರ್ಟ್ ಸಾಲ್ ಶುರುವರಿವಿಗೆ	ಸದರಿ ಸಾಲ್‌ನಲ್ಲಿ	ರಿಪೋರ್ಟ್ ಸಾಲ್ ಶುರುವರಿವಿಗೆ	ಸದರಿ ಸಾಲ್‌ನಲ್ಲಿ	
	ನಂಬರ್	ಪೊಬಲಗು	ನಂಬರ್	ಪೊಬಲಗು	ನಂಬರ್	ಪೊಬಲಗು	ನಂಬರ್	ಪೊಬಲಗು	ನಂಬರ್	ಪೊಬಲಗು	ನಂಬರ್	ಪೊಬಲಗು	
ಮೆಂಬರುಗಳಿಗೆ ಬ್ಯಾಂಕಿನಿಂದ ಪಾವತಿ ಆದ ಪೊಬಲಗು.													
1 ಬ್ಯಾಂಕು ಮುರು ಆದಾಗ ಇರಿದ ಮೆಂಬರುಗಳಿಗೆ.													
2 ಈಚಿಗೆ ಕೇಡದ ಮೆಂಬರುಗಳಿಗೆ.													
ಮೆಂಬರ್‌ಗಳಿಂದ ಪಾವತಿ ಆದ ಹಣದ ಪೈಕಿ ಬ್ಯಾಂಕಿಗೆ ವಾಪಸ್ ಬರಬೇಕಾಗಿದ್ದ ಪೊಬಲಗು.													
,, ಆ ಪೈಕಿ ನಗದಾಗಿ ವಸೂಲಾದ ಪೊಬಲಗು.													
,, ನಗದು ವಸೂಲ್ ಕೊಡದೆ ದಸ್ತೈವೇಜುಗಳನ್ನು ರಿನ್ಯೂ ಮಾಡಿದ ಪೊಬಲಗು.													
,, ನಗದಾಗಿಯಾಗಲಿ ಅಥವ ರಿನ್ಯೂವು ಖಾಂತರವಾಗಿಯಾಗಲಿ ಬ್ಯಾಂಕಿಗೆ ವಸೂಲ್ ಬಾರದೆ ಮಾಯಿದೆ ಮಿಾರಿ ಬಾಕಿ ನಿಂತಿರತಕ್ಕ ಪೊಬಲಗು.													

ಷರಾ.—1 ವಾಯಿದೆ ಮಿಾರಿ ಬಾಕಿ ನಿಂತಿರತಕ್ಕ ಪೊಬಲಗು ವಿಚಾರವಾಗಿ, ಸದರೀ ಬಾಕಿಯು ಯಾವ ಸಾಲ್ ಲಾಗಾಯಿತು ಬಾಕಿ ನಿಂತಿರುತ್ತೆ; ಬಾಕಿ ನಿಲ್ಲುವದಕ್ಕೆ ಸಬಬು, ದಾವಾಗಳು ದಾಖಲಾಗಿದ್ದರೆ ಸಾಲ್‌ವಾರೆ ಎಷ್ಟು ದಾವಾ, ಎಷ್ಟು ಪೊಬಲಗಿಗೆ ಮತ್ತು ಅವುಗಳ ಪರ್ಯವಸಾನ; ಬಾಕಿಗಳ ಪೈಕಿ ರಿಪೋರ್ಟ್ ಸಾಲ್ ಆಖೈರ್ ಈಚಿಗೆ ವಸೂಲೇನಾದರೂ ಆಗಿದ್ದರೆ ಎಷ್ಟು ಪೊಬಲಗು, ಈ ತಪಶೀಲುಗಳೆನ್ನೆಲ್ಲಾ ನಮೂದಿಸಬೇಕು.

2 ರಿನ್ಯೂಗಳು ಜಾಸ್ತಿಯಾಗಿದ್ದರೆ ಆ ಬಗ್ಗೆ ಕಾರಣಗಳನ್ನು ನಮೂದಿಸಬೇಕು.

3 Iನೇ ತರಗತಿ ಸಾಲಗಳ ಬಗ್ಗೆ ಬ್ಯಾಂಕಿಗೆ ಆಧಾರವಾಗಿರುವ ಜಮೀನ್‌ಗಳ ವಿಸ್ತೀರ್ಣ ವ ಅಂದಾಜು ಬೆಲೆ ಮತ್ತು ಮನೆಗಳ ಕಿಮ್ಮತ್ತು ವ ಟೋಟಲನ್ನು ನೋಟ್ ಮಾಡುವದು. ಇತರ ತರಗತಿ ಸಾಲಗಳ ಬಗ್ಗೆ ಕ್ರಮವಾದ ದಸ್ತೈವೇಜುಗಳು ರಜಿದಿ ವಗೈರೆ ಹುಟ್ಟುವೆಯೆ ಎಂಬುವದನ್ನು ನೋಟ್ ಮಾಡಬೇಕು.

V

ಮೈಸೂರು ಬ್ಯಾಂಕು.

.....ತಾಲ್ಲೂಕು..... .... ಮೈಸೂರು

.....ದಿನ್ನೆಯ .... ಮೈಸೂರು

ಹಿಂದಿನ ಸಾಲುಗಳನ್ನು ತೀರಿಸುವುದಕ್ಕಾಗಿಯೂ, ಮೈಸೂರಿನ ಕೆಲಸಗಳಿಗಾಗಿಯೂ ಸೊಸೈಟಿಗಳನ್ನು ಪ್ರಾರಂಭಿಸಿ ಅಭಿವೃದ್ಧಿಪಡಿಸಿದ್ದಕ್ಕಾಗಿ ಸಂಘಗಳ ನಿಬ್ಬಂದಿ ಅಭಿನಂದನೆಗಳು.

1900—01ನೇ ಸಾಲಿನ ಖಾತೆ.

ಜಮಾ

ಹಿಂದಿನ ಸಾಲಿನಿಂದ ಬರಬೇಕಾದ ಮೊತ್ತ	ಹಿಂದಿನ ಸಾಲುಗಳ ಬಾಕಿ ವಸೂಲುಮಾಡಿದ್ದು			ಹೊಸಸಾಲುಗಳ ವಿಲೇವಾರಿ									ಒಟ್ಟು
	ಸಾಲಗಳ ಮೇಲಿನ ಬಡ್ಡಿ	ಹಿಂದಿನ ಸಾಲುಗಳನ್ನು ತೀರಿಸುವುದಕ್ಕಾಗಿ ಮಾಡಿದ ಸಾಲಗಳು	ಇತರರಿಗೆ ಹಾಕಿದ ಸಾಲಗಳು ಕಂತುಗಳಲ್ಲಿ ಕಟ್ಟಬೇಕಾದ ಸಾಲಗಳು	ಇತರರಿಗೆ ಹಾಕಿದ ಸಾಲಗಳು ಕಂತುಗಳಲ್ಲಿ ಕಟ್ಟಬೇಕಾದ ಸಾಲಗಳು	ಇತರರಿಗೆ ಹಾಕಿದ ಸಾಲಗಳು ಕಂತುಗಳಲ್ಲಿ ಕಟ್ಟಬೇಕಾದ ಸಾಲಗಳು	ಇತರರಿಗೆ ಹಾಕಿದ ಸಾಲಗಳು ಕಂತುಗಳಲ್ಲಿ ಕಟ್ಟಬೇಕಾದ ಸಾಲಗಳು	ಇತರರಿಗೆ ಹಾಕಿದ ಸಾಲಗಳು ಕಂತುಗಳಲ್ಲಿ ಕಟ್ಟಬೇಕಾದ ಸಾಲಗಳು	ಇತರರಿಗೆ ಹಾಕಿದ ಸಾಲಗಳು ಕಂತುಗಳಲ್ಲಿ ಕಟ್ಟಬೇಕಾದ ಸಾಲಗಳು	ಇತರರಿಗೆ ಹಾಕಿದ ಸಾಲಗಳು ಕಂತುಗಳಲ್ಲಿ ಕಟ್ಟಬೇಕಾದ ಸಾಲಗಳು	ಇತರರಿಗೆ ಹಾಕಿದ ಸಾಲಗಳು ಕಂತುಗಳಲ್ಲಿ ಕಟ್ಟಬೇಕಾದ ಸಾಲಗಳು	ಇತರರಿಗೆ ಹಾಕಿದ ಸಾಲಗಳು ಕಂತುಗಳಲ್ಲಿ ಕಟ್ಟಬೇಕಾದ ಸಾಲಗಳು	
ಆಗಾದಲ್ಲಿರುವ ಸಾಲ ಪಡೆದವರು	ಆಗಾದಲ್ಲಿರುವ ತಾಲ್ಲೂಕಿನ	ಆಗಾದಲ್ಲಿರುವ ಇತರ ತಾಲ್ಲೂಕುಗಳ	ಆಗಾದಲ್ಲಿರುವ ಇತರ ತಾಲ್ಲೂಕುಗಳ	ಆಗಾದಲ್ಲಿರುವ ಇತರ ತಾಲ್ಲೂಕುಗಳ	ಆಗಾದಲ್ಲಿರುವ ಇತರ ತಾಲ್ಲೂಕುಗಳ	ಆಗಾದಲ್ಲಿರುವ ಇತರ ತಾಲ್ಲೂಕುಗಳ	ಆಗಾದಲ್ಲಿರುವ ಇತರ ತಾಲ್ಲೂಕುಗಳ	ಆಗಾದಲ್ಲಿರುವ ಇತರ ತಾಲ್ಲೂಕುಗಳ	ಆಗಾದಲ್ಲಿರುವ ಇತರ ತಾಲ್ಲೂಕುಗಳ	ಆಗಾದಲ್ಲಿರುವ ಇತರ ತಾಲ್ಲೂಕುಗಳ	ಆಗಾದಲ್ಲಿರುವ ಇತರ ತಾಲ್ಲೂಕುಗಳ	

ಸೂಚನೆ—1. ಹಿಂದಿನ ಸಾಲುಗಳನ್ನು ಪರಿಹಾರವು ಪ್ರಕಾರ ಇರುವವರಿಗೆ ಹೊಸ್ತಿದ್ದರೆ ಅಥವಾ ಇರುವ ಪರಿಸ್ಥಿತಿಗಳನ್ನು ಹಾಗೂ ಸಮಾಜದ ಇದ್ದರೆ ಬಗ್ಗೆ ತಪ್ಪಿಲ್ಲದೆ ಮಾಡಲು ಸಲುವುದಕ್ಕೆ ಪರಿಶೀಲನೆ ಮಾಡಿ ಸಂಘಗಳಿಗೆ ಸಲಹೆ ಕೊಡಲು ಸಮಿತಿಯವರಿಗೆ ಸಂಘಗಳಿಗೆ ಸಂಬಂಧಪಟ್ಟ ಪ್ರಶ್ನೆಗಳನ್ನು ಕೇಳಿಕೊಳ್ಳಲಾಗಿದೆ.

Revenue, dated 10th December 1901.

VI

.....ಡಿಸ್ಟ್ರಿಕ್ಟ್.....ತಾಲ್ಲೂಕು

ನಕೆಯನ್ನು ತೋರಿಸುವ ತಖ್ತೆ

ಹುಟ್ಟುವಳಿ					ಖರ್ಚು		
	ಕರಾರ್ವಾಕ ವಸೂಲು ಬಂದಿರುವದು		ವಸೂಲಾಗದೆ ಬಾಕಿ ನಿಂತಿರುವದು	ಜುಮ್ಲಾ	ಷರಾ		ಕರಾರ್ವಾಕ ಪೂವತಿ ಆಗಿರುವದು
	ರಿಪೋರ್ಟ್ ಸಾಲ್ ಷುರು ವರಿವಿಗೆ	ನದರಿ ಸಾಲ್ ನಲ್ಲಿ					ರಿಪೋರ್ಟ್ ಸಾಲ್ ಷುರು ವರಿವಿಗೆ	ನದರಿ ಸಾಲ್ ನಲ್ಲಿ
ಪ್ರವೇಶಧನ.						ಬಡ್ಡಿ—		
ಬಡ್ಡಿ ..						ಸರ್ಕಾರಕ್ಕೆ ..		
						ಡಿಪಾಜಿಟ್‌ದಾರ್ರಿಗೆ.		
ಪೆನಾಲ್ಟಿ ..						ತಿಬ್ಬಂದಿ ಖರ್ಚು.		
						ಅಜಬಾಬು ..		
ಚಿಲ್ಲರೆಬಾಬು.						ಬುಕ್ಕುಗಳು, ಫಾರಂಗಳು ವಗ್ಗೆರೆ.		

ಷರಾ—ಬಡ್ಡಿ ಮತ್ತು ಪೆನಾಲ್ಟಿ ವಸೂಲಾಗದೆ ಬಾಕಿ ನಿಂತಿರುವ ಪಕ್ಷಕ್ಕೆ ಎಷ್ಟು ಮೆಂಬರ್‌ಗಳ ಮೇಲೆ ಯಾವ ಯಾವ ತಾರೀಖು ಲಾಗಾಯಿತು ಬಾಕಿ ನಿಂತಿರುತ್ತೆ; ಸರ್ಕಾರಕ್ಕೆ ಸಲ್ಲತಕ್ಕ ಬಡ್ಡಿಯು ಕರಾರ್ವಾಕ ಆಯಾ ಚಪ್ಪಾಹೆಯ ಆಖೈರೂಳಗೆ ಪೂವತಿ ಆಗಿರುತ್ತೆಯೇ, ಪೂವತಿ ಆಗದೆ ಬಾಕಿ ನಿಂತಿರುವ ಪಕ್ಷಕ್ಕೆ ಯಾವ ತಾರೀಖು ಲಾಗಾಯಿತು ಹಾಗೆ ಬಾಕಿಯಲ್ಲಿರುತ್ತೆ, ಮತ್ತು ಯಾವ ಕಾರಣದಿಂದ ಈ ತಪ್ಸೀಲ್‌ಗಳನ್ನು ಷರಾ ಕಲಂಗಳಲ್ಲಿ ನಮೂದಿಸಬೇಕು.

..... ವ್ಯವಸಾಯದ ಬ್ಯಾಂಕ್

1900–1901ನೇ ಸಾಲಿನ ಬಾಬತು.

ಪಾವತಿ ಆಗದೆ ಬಾಕಿ ನಿಂತಿರುವದು	ಜಮ್ಮ	ಖರ್ಚ	ನಫೆ			ಜಮ್ಮ	ನಫೆ ಅಥವ ರಿಜರ್ವ್‌ಫಂಡ್ ಪೈಕಿ	ಖರ್ಚ
				ರಿಪೋರ್ಟ್ ಸಾಲ್ ಆಫೀಸರುವರಿಗೆ ಕರಾರ್ವಾಕ ವಸೂಲು ಬಂದಿರುವದು	ವಸೂಲಾಗದೆ ಮೆಂಬರುಗಳ ಮೇಲೆ ನಿಂತಿರುವದು			
			ಒಟ್ಟು — ಪೈಕಿ ಜನರಲ್ ಅಸೆಂಬ್ಲಿ ತೀರ್ಮಾನದ ಮೇರಿಗೆ ರಿಜರ್ವ್‌ಫಂಡಿಗೆ ದಾಖಲಾವದ್ದು.				ಲಿಜಾನೆಗೆ ಕಳುಹಿಸಿದ್ದು. ಮೆಂಬರಿಗಳಿಗೆ ಸಾಲಕೊಡವದಕ್ಕೆ ಉಪಯೋಗಿಸಿದ್ದು. ಡೈರೆಕ್ಟರ್ ಜೋಡಿನವರ ವಶದಲ್ಲಿ ನಿಂತಿರುವದು. *ಇತರ ವಿಧವಾಗಿ ಉಪಯೋಗಿಸಿದ್ದು.	

* ಇದಕ್ಕೆ ವಿನಿಯೋಗಿಸಿದ್ದರ ಜಮವದನ್ನು ಪ್ರಾರಂಭದಲ್ಲಿ ವಿವರಿಸಬೇಕು.

20/5/02

(3)

Section Banks
File No 1 & 07 98
Serial No

Dear Sir,

As desired, I have forwarded herewith draft of a brief report on the Agricultural Banks Section for the year 1900-01 and trust it will be found to answer your purpose.

Owing to want of complete informa tion there was difficulty and delay in compiling it.

Yours sincerely
A Ramakrishnamachariar

A. Sivagnana Modaliar Esq. M
Manager, Diwan's Office

Section Banks 6/6/02
File No 10 [illegible]
Serial No 8

(4)

The year 1901-2 is just drawing to a close, and yet the report on Agricultural Banks for the year 1900-1 has not been received notwithstanding the reminders as noted in the margin. I am directed by the Council to request you will kindly ascertain from the Secretary when the Council may expect to get the report on or before the 15th instant.

P 1734 Dt 24-4-02
P 5222 Dt 14-5-02

Yours [illegible]
11/6/02

Section
File No
Serial No

FC 15 89

6

From Bank Inspector of Agrl. Banks in Mysore

To THE SECY. TO THE GOVT. OF MYSORE, GEN. & REV. DEPT.

Dated 7. 6. 1902

Despatched

Received

General No. D. O. No.

Enclosure No.

To the 2nd Councillor for orders.
7/6

Explaining the cause of delay in the submission of the report called for on the statistics relating to the Agrl. Banks on the lines published in the General Administration Report for 1899-00.

Inform Head of the Secretary with reference to the 2nd cancellation order 7.6.02
10/6/02

2 Until we must enforce prompt compliance on the part of all concerned - Please get for our information a statement showing the details of the Districts which are in arrear & to what extent - Such a statement must be called for in every case of this kind - C

Issue order today please
7/6 7/6

Draft D. O. to Secy
13.6.02
13/6/02

References to be marked.

MGCPB—5,000—24-7-01.

Bank Bantalen

No 04/98

Dated 4th June 1902

6

My dear Mr. Ramachandra

I received your urgent d.o. last night.

The statistics upon which the report called for has to be drawn up have not yet been received in respect of 38 out of 61 banks.

On the expiry of the period allowed in Government order No. 3663-71 dated 20th February last, I had a Statement prepared, for submission to Government, showing the extent to which the order for the compilation and transmission of statistics had till then been complied with, but refrained from submitting it, as the Jamabandi work was then under progress, and upon second thought, I was led to believe

that with the progress and completion of the Jamabandi work, the statistics would be pouring in from all directions almost simultaneously.

On the 19th April last Mr. Sivagnana Mudaliar, writing for you, asked me "to send a note on Agricultural banks on the lines published in pages 35 to 37 of the Administration Report for 1899-00 for embodiment in the Administration Report for 1900-01 under compilation". The collection, checking and compiling of the materials available in this Office, so far as they were necessary for the purposes of the said note, occupied a somewhat longer time than I expected, and on the 29th ultimo I sent the note with a D.O. to the address of Mr. Sivagnana Mudaliar.

As the reminder No. R.5-222 of the 14th ultimo referred to inconvenience caused by the issue of the General Administration Report being delayed for want of my report, and as I was otherwise given to understand that the printed draft of the General Administration Report for 1900-01 was already

ready but for the space left for the Agricultural Banks Section, I thought that the said reminder referred to the want of the note called for in Mr. Sivagnana Modaliar's D.O., and having sent the note on the 20th Idem I felt that a separate reply to the reminder was not called for.

The Statistics of more than half the number of banks working not being to hand, I beg to submit that the compilation thereof in this office remains incomplete, and the preparation of a detailed report based on such statistics, by the 15th instant, has become impracticable.

Some of the Jamabandi Officers whose reports on banks have been received, appeared to have left the preparation of Statistics solely to the bankmen, and some of the statements prepared by these were found to require correction or explanation. A few of these Officers had sent only their reports on banks but not the statistics, which they probably had asked the banks to prepare but had not received. The inspection work does not appear to have yet been completed. At the request of one of these Officers I sent an accountant of my office to examine the accounts of two large maidan banks; and on his return I have to

deputé two of my accountants to examine the accounts of another large bank.

As the number of bank-offices to be dealt with was large, as the work required was new to many of the inspecting officers, and as this had to be done, as a Special case this time, amidst Jamabandi work, greater progress was perhaps not possible.

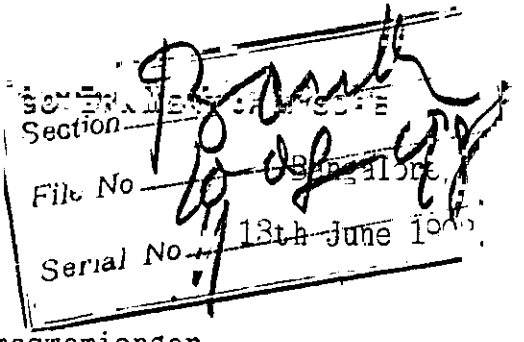
I had of late been thinking of the futility of issuing a belated report, especially as the one submitted for 1899-00 had not been noticed in any of the Papers, and it was my intention to submit a proposal for the consideration of Government, officially, that instead of an administration report in the usual form prepared after so much delay, a compilation might be made of Extracts from Jamabandy officer's report on each bank and Government order thereon, supplemented by the Statistics collected. The Statistics would be old, but the extracts and orders would be fresh and in many cases interesting.

Yours Sincerely
H. Lamb Bremridge

Recd
8/6/02

Submitted to The Secy
N
8/6/02

Issue draft &
submit to 2nd
Councillor for
sign
9/6



Dear Mr. Ramaswamiengar,

Your explanation about the i
furnishing the report on Agricultural
for the past year.

Will you kindly send me a
statement showing which of the Dist
in arrears and to what extent.

Yours sin

Draft wrote
Calling attn
to working of
Cuddapah
with reference to
Circular from
Right Hon'ble
Mr 7/6/02

Banks of the Hassan Dt, viz, Sakleshpur
18 banks of the Shimoga Dt
36 pt of which Palkalli may be excluded.

Yours sincerely
14 June 1902 [illegible]

[illegible]

Submitted to
the Secs - with
reference to the
2 Commissioners order
of 12.6.02
14/6/02

[illegible]
to be attended to [illegible]

Statistics are still required
spect of —
banks of the Bangalore Dt viz all but
the Vadisonkalli Bank, the Bidarkuppe
Bank and the Attibele Bank
anks of the Tumkur Dt viz —
(1) Manchakalkuppe (2) Arisipur
(3) Kadagattur (4) Ramapura
(5) Holdodderi (6) Sunnekere
(7) Maruvekere
anks of the Mysore Dist, named
(1) Seringapatam (2) Palkalli
Note the work of Palkalli has been ~~allotted~~
allotted to the Inspector. The Bank
authorities failed to comply with the
Inspectr requisition. On the return of
the Accountant deputed to Bidarkuppe
and Attibele, two accountants will be
sent to Palkalli.

Section Bank
File No 10 of 08
Serial No 12

(8)

Order Sheet

Govt. Pro No. R3663-71 of 20th January 1902 requesting the Registrars of districts to arrange for the collection and transmission of the statistics relating to the working of the Agricultural Banks for the year 1900-1 before the 10th of March 1902 to the Inspector of Agl. Banks.

Read also

D.O. letter of 14-6-02 from the Inspector of Agricultural Banks stating that the submission of the report is delayed for want of statistics from the Registrars in respect of the Banks as per margin.

Order thereon.

Govt. regret to have to notice that the instructions conveyed in the Proceedings read above have not been carried out in respect

Move Asst Dr. the 2nd Councillor for information

26/6/02

24 27-6-02

Leave 28/6/02

- withdraw
- move Govt. 30/6/02
+ Govt. 30/6/02

Bangalore 8 (10) all but Vadugurumbally Sidankuppe & Attibele Banks.

Kanakur 7
Kolar 1 (Kaivara-palem)
Kadapa 1 (Kalikiri)
Chingleput 18
31

No R 5827-32 20/6/02
20

of the Banks Commenced.
The Dyncurs of the
Bangalore, Trichinopoly, Negore
Madura & Shivaganga Distts
are requested to arrange
for the statistics required
being furnished completely
within a fortnight from
this date and a report
of their having done so
submitted for the information
of Govt. The inspection
will submit the Consolidated
report with the least
practicable delay
and not later than
10th proximo under
any circumstances

19/6
19/6/02

After views have been
received from the Dists
and Commissioners for
information

The Dyncurs of Bangalore,
Trichinopoly, Negore
Madura & Shivaganga &
Inspr of Agl Banks.

G 55

Section Bank
File No 10 of 98
Serial No 3

From Rao Bahadur Varkeri Narayanaswami Row Esquire B.A.,
Inspector of Agricultural Banks in Mysore.

To L. Anantaswami Row Esquire B.A.,
The Secretary to Govt. of Mysore.
General and Revenue Depts.

5

Dated 5th
Despatched 7th } July 1902
Received

General No. 2.
No.

Enclosure No.

In reply to R. 5827-32 dated the 20th Ultimo.

SUBJECT.

Requesting that under the circumstances explained, the time allowed for the submission of the report for 1900-01 may be extended up to the 15th Instant.

References (to be entered only in the Dewan's Office.)

The papers are with Mr. Lee R. 522

Submitted with preference
8/7/02

Submitted to the Offg Secretary

Orders on para 3 of this letter are required.

9/7/02

The time asked for may be allowed

Subd to the 2d/8

9/7/02

9/7/02

Rd 9-7-02

Yes

9/7/02

Please pass an order as follows:

"The delay is regretted but under the circumstances represented, Govt are pleased to accede to the Inspector's request & to grant him the time asked for"

11/7/02

11/7/02

9/7/02

Office of the Inspector of Agricultural Banks in Mysore

Dated, Bangalore 5th July 1902

From B. Ramaswamy Ayyangar,
Inspector of Agricultural Banks in Mysore.

To L. Ananthaswami Row Esquire B.A.,
Secretary to the Government of Mysore
General and Revenue Departments
Bangalore.

Sir,

With reference to the order of Government No: R 5827-32, dated the 20th Ultimo directing me to submit the consolidated report on the working of Agricultural Banks for 1900-01 with the least practicable delay and not later than 10th Instant under any circumstances, I have the honor to bring the following circumstances for the consideration of Government.

(1) Up to date, statistics are due in respect of 31 Banks.

(2) The Deputy Commissioner of Shimoga states that three of the Banks in the Shikarpur Taluk namely Gogga, Tadagani and Varamuchadi could not be inspected as the Agents failed to appear before the Assistant Commissioner during the Jamabandi tour in spite of several requisitions. He has been asked to instruct the Amildar of the Taluk to do the needful.

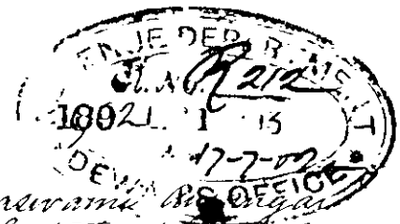
(3) I had recently to go to Kadigenhalli to meet the Deputy Commissioner, Bangalore District, for the joint inspection of the Kadigenhalli Bank ordered by Government, and returned yesterday; and I have to leave this again to morrow to attend the Sessions Court at Shimoga in obedience to a summons from that Court in a case against the President and Agent of the Malebennur Bank. I may not be able to return before the 9th Instant.

2 I shall on my return write up a report on such materials as may till then be collected and compiled.

3. I beg that the time allowed for the submission of the report may

may be extended up to the 15th Instant.

I have the honor to be
Sir
Your most Obedient Servant
S. Ramabhadra Ayyar
Inspector of Agriculture at Bombay



From B. Ramaswamy B.A. Retd
Inspector of Agricultural Banks

To L. Anandha Narayana Row Esquire B.A.
The Secretary to Govt. of Mysore.

General & Revenue Dept.

Section Bank
File No 10 of 02
Serial No W
Dated 16th July 1902
Despatched
Received
General No. 8
No.

Enclosure No.

In reply to

SUBJECT.

Re report of the Agricultural Banks in Mysore for 1901-02.

References (to be entered only in the Dewan's Office.)

Submitted for orders
22/7/02

Office of the Inspector of Agricultural Banks in Mysore
Bangalore 16th July 1902.

From

B. Ramaswami Aiyangar
Inspector of Agricultural Banks

To

L. Anantaswami Row Esquire B.A.
Secretary to the Government of Mysore
General and Revenue Departments

Sir,

In continuation of my letter No. 2 dated the 5th instant I have the honor to submit the following for the consideration of Government.

2- The returns for the preparation of which forms have been prescribed in Government Proceedings No. 2558-66 dated the 10th December 1901 are seven, namely:-

I Showing the names of banks, with particulars of founders for each bank

II Showing the number of members in each bank classified according to caste and fluctuations therein

III Showing Extent and value of lands held by members of each bank and fluctuations therein.

IV Showing annual Receipts and disbursements of each bank

V Showing the nature and extent of business done in each bank Loans of each class granted, recoveries made &c.

VI Showing the purposes for which loans were obtained and used

I. Receipts & income, & Expenditure audited & passed by Bank

3. The difficulty & Exchequer balance relating to 1900-1. has been already explained. The new submitting the above Exchequer Statement would be able, with the help of Income Tax Collector and Comptroller & Auditor General, to collect and compile figures for the corresponding Statement Nos. I, II and III in the time, & the Income Tax Commissioners to furnish Statement No. I about 1st, 2nd and 3rd March & Statement No. II about 1st, 2nd, 3rd & 4th April & Statement No. III in time for the Budget Statement, & the Statement No. IV - when completed & signed & certified and No. V in time for the Budget with the Revised Estimates. The Statements Nos. 2, 3, 5 and 6 remain to be compiled, during the ordinary leisure time of Income Tax Commissioners & Assistant Commissioners.

4. I have not seen the Bill, & do not therefore offer any remarks.

5. The Returns, which it is desired to be called for, relate to the Income Tax, & the Commissioners, & Assistant Commissioners, & Collectors and Surveyors. The Commissioners & Assistant Commissioners, & Surveyors, & Collectors, & Surveyors, & Assistant Commissioners

the report for that year. I would be thankful for the consideration of Government whether you approve of the completed report for 1900-01 or the one which the report for 1901-02 will be ready in a few days after the previous year, may not be urged.

I have the honor to be
Sir
your most obedient servant

V. Ramaswamy Aiyar

Inspector of Fisheries, Southern
Circle

(11)

Section
File No
Serial No

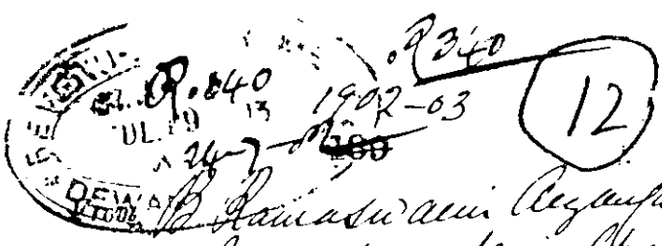
No 357 19/7/02
19

Or de Thurscam.

The delay is greatly regretted, but under the circumstances prevailing I am unable to accede to the Inspectors request and grant him the time applied for.

18/7/02
Jm Lees

To the Inspector of Stock Routes



B Ramaswami Aiyangar
Inspector of Agricultural
Banks in Mysore,

To H. V. Nanjundayya Esq. B.A. M.L.
~~The~~ Secretary to Govt. of Mysore.
Revenue Dept.
Bangalore.

Section 3 a 1 Bank of
File No 11 21 98
Serial No 16

Dated 22nd July 1902
Despatched 23-7-02
Received
General No. 27
No.

Enclosures No./ Report with 5 appendices

In reply to

SUBJECT.

transmitting the Annual Report for 1901-02

References (to be entered only in the Dewan's Office.)

R
24.7.02

Office of the Inspector of
Agricultural Banks in Mysore,
Bangalore, dated 22nd July 1902.

From

B. Ramaswami Ayyangar
Inspector of Agricultural
Banks in Mysore

To

V. Ranjundayya Esquire, M.A., M.L.
Secretary to the Government of Mysore,
Revenue and General Department,
Bangalore.

Sir,

I have the honor to submit my report on the working of the Agricultural Banks in the State for the year 1900-01, with three returns and two appendices, being extracts from other reports.

2. The time allowed in Government Order No. 357 dated the 19th instant was exceeded by one week. I beg

be glad to submit that difficulties un-
-anticipated were met with in the course
of the compilation of the returns, and
that since my return from Ashanti
my accounts and I had worked
both in the morning and in the day,
to expedite the compilation of the
three returns and of the report.

3 The report should be dated, still,
I trust be found to answer the
purpose it is intended to serve and
if the Government approve of it may,
I submit, be issued with a few weeks
as, judging from what had hitherto
transpired, some months may elapse
before I am able to collect and compile
the statistics and report for the year
1901-02.

I have the honor to be,
Sir,
Your most obedient servant
E. Ramsden Inspector
Inspector of Police
Gambia

Report on the working of Agricultural Banks in Coorg for 1900-1901.

(See ¶ 12)

Materials for Report.

Forms for the collection of Statistics for purposes of annual report on the working of these banks were prescribed in Government Order No. 25 - 56 dated the 10th December 1901, and the Deputy Commissioner of District was asked, in Government Order No. 3603-71 dated the 20th February 1902, to use for the collection and transmission of the statistics for the year 1900-01, the amabam officers before the 10th of March 1902. These statistics were available in respect of only 12 out of 51 banks working in the taluk at the time of which alone were received in respect of 22 more since then. A complete compilation of statistics in respect of all the banks is thus not possible.

The forms prescribed are such

Form. -

1. The names of banks in each town with particulars of branches for each
2. The number of branches in each bank classified according to state and distribution of the same
3. The extent and situation of each branch in relation to the cash branches of each bank in the same and previous years
4. The extent and nature of the business transacted and received in each bank
5. The purposes for which loans were obtained and utilised in each bank
6. The income expenditure and profits of each bank.

Of the above seven returns, Nos. 1, 4 and 6 have been prepared in respect of the 31 banks working, the balance sheets and office notes being utilised as far as possible in respect of banks for which statistics have not been received. These have to be obtained direct.

2. Number of Banks Registered.

This was, as in the previous year 64, one of which one, named the Kamiyar Bank had ceased to work in 1899, and two, named the Chilanga and Jalalabad Banks did not begin to transact business as they failed to obtain the loans required by them.

3. Applications from new societies for loans.

Vide the 46 applications referred to in the report for 1899-00 nine were withdrawn and six were forwarded when favorable. Pending the revision of rules under the consideration of Government no loan was recommended during the year to any new society

4. Number of Banks working.

This was as in the previous year, exclusive of the two which had not been to transact business.

5. Villages brought to be benefited; Registered limited; Funds how obtained

Particulars concerning these matters are furnished in paras 6, 7 and 8 of the report for 1899-00, of which an extract is attached. No additional loan was granted during the year to any of the banks working.

6. Number of members.

Statement No. 9 appended to the

Report of the Registrar of Joint Stock Companies shows that there were 2085 companies on the Register at March 31st last, 51 having been struck off during the year ended March 1900. There were therefore in 13 cases, notified in the Gazette during the year, no return made, or no return made in time, and struck off the Register. Some of these companies may have been in existence for 98-99 and some in 1899 and 1900. Appended to the Report for 1899-00, compared with the Returns relating to No. 9 for March 31st shows a net decrease of 61 companies. The decrease in the number of Companies whose capital has been reduced by the Registrar further and was considered to be not a decrease at March 31st as the men were formed in different.

7. Application received with reference to rate.

At this date has been made application in the case of Companies in information furnished in regard to the Report for 1899-00 which the Registrar

as nearly applicable to the year under Report.

8. Records of Members. Pending a revision of the Statement showing the Extent and Value of members' lands on receipt of complete returns, the information furnished in paras 16 to 22 of the Report for 1899-00, of which an Extract is appended, may be accepted as nearly applicable to the year under Report.

9. Receipts and Expenditure - General view. The total receipts and expenditure of the 61 banks working were as follow:-

	From Starting up to End of 1898-99.	During 1899-00.	During 1900-01.	Total	Comparison of the figures of 1899-00 and 1900-01	
					Increase	Decrease
Receipts						
Amount drawn from Treasury	15 28 973	1,14,019	51 619	16,94,61	-	62,400
Deposits received	36 759	12,343	10,3[illegible]	59 099	-	1,646
Principal repaid by members	3,62 553	1,95,30[illegible]	1,33,8[illegible]	6,31,[illegible]30	-	61,43[illegible]
Interest recovered on loans to members	28,232	53,308	31,[illegible]	2,53[illegible] 65[illegible]	-	2[illegible]
Miscellaneous, Entrance fee &c.	3,491	2,591	3 [illegible]9	9,252	5[illegible]9	"
Total	20 59,308	3 8[illegible],538	2,60 46	2[illegible],[illegible]343		
Expenditure						
Paid to Treasury	1 85 182	90 34[illegible]	[illegible]9,5[illegible]95	3,64,1[illegible]4	-	13,85[illegible]
Deposits repaid	26,649	7,995	9,078	43 622	1083	-
Loans to Members	17,24,848	2,24,869	1,15,168	20,04 885	-	1,09,70[illegible]
Interest to Government and Depositors	95,655	45,42[illegible]	47,866	1,88 [illegible]49	243[illegible]	-
Establishment, printing and other charges	17,028	7,951	8,83[illegible]	33,83[illegible]	906	"
Total	20,49,263	3,85,349	2,60,5[illegible]4	26 [illegible]5,48[illegible]		

11. Transactions with the Treasury. The decrease in the amount drawn from the Treasury was due to decrease in the available balance out of the loans sanctioned.

Government has to pay the Treasury
for 1900-1 a sum of £39 and the Treasury
for 1899-00 and 1900-1 decreased its Loans
to Treasury by £43,709
during 1900-1 and £23,633
due to the decrease in the Government Loans
by members of the Banks [illegible]
of the Treasury. The amounts of the Loans
from the Banks to the Government was
in 1899-00 £1,852,000 and in 1900-1 £1,852,000
and in 1899-00 the Banks had also a
Loan to the Treasury [illegible] was
for 1899-00 and 1900-1 £1,852,000
The increase in the Banks Loans
to the Treasury was £9 in 1900-1 and 1899-00.
The increase in the Banks Loans
and Advances to Treasury was due to the
Banks Loans to Treasury, which during the
year had to be reduced to reduce the Loans
to Treasury [illegible]

II. The Government Loans.

It is stated in the Report that
the Debt to the Treasury, which is
considered to be [illegible]
the Banks and the Treasury
[illegible]

of the instalments to be paid by each bank with the exception of three banks, namely the Krishnarajpur and Sakleshpur banks which, owing to the unusual depression in the coffee industry, required special treatment, and the Lakkur bank the loan to which had been ordered to be withdrawn at once if the grave irregularities in the management of it were not rectified by the end of Fasli 1312.

The period allowed for repayment was as follows:-

In the case of 1 bank	2	years	
"	3	"	8 "
"	36	"	10 "
"	3	"	12 "
"	4	"	13 "
"	2	"	14 "
"	1	"	15 "

And according to the proposals, the annual instalments were payable from the years noted below:-

In the case of 4 banks	from the year		1897-98
"	15	"	" 1898-99
"	12	"	" 1899-00
"	21	"	" 1900-01
"	5	"	" 1901-02
"	1	"	" 1907-08

The amount of instalments payable by the said 5 banks which is the case of the Krishnarajpur bank was estimated at Rs. 1,05,800 but the amount paid up to the End

Cambodia. 61454 acres. Land rate 52 banks, paid the instalments due in gold coin 32, paid them in part whose rose, the rest on account the payments in the coin in months. Those banks were given 61 acres in January forty-five. The rest were given, the remaining rose.

12. Deposits.

The amount of banks in coin, received deposits was 27 in 1900-1. Canal 61 in 1895 as the amount rose which has been deposits for deductions the amounts was 3-4 in 1900-1 against 34 at the end 1895-96 amount, the balance rose from Rs. 13,858 Erroneously entered the rose, cost for 1895-96 as Rs. 15 32-1 at the end, 1895-96 Rs. 15,15-1 at the end 1900-1. In other banks, namely Rozelet, Honjenaiadi, Chamrajnagar, Kaikatti, Gerinagalam, Salem and Salem, the balance amounts to more than Rs 1000. The reasons in the rose account adequate proof the rate of interest charged on the loans in the rose, cash-1 the other for 1200-00, of which an extract is as

In the majority of banks the Boards of Directors were as yet taking very little interest in the matter."

13. Loans and Repayments.

The decrease in the amount of loans granted and of those recovered was due to a large extent to the conditions ruling in the year. At Sakkesjur and Shikarpur, the members of which are native cotton traders:—

Banks	Loans granted		Repayments made	
	During 1899-00	During 1900-01	During 1899-00	During 1900-01
Sakkesjur	13,405	200	150	162
Shikarpur	64,221	24,485	62,462	7,405
59 other banks	147,248	90,583	132,698	126,303

In the other banks the decrease in the amount of loans granted was due to the reduction of Government loans and the increased efforts to supplement their funds by means of deposits. In a large number of these banks the existing members were content with the benefits they had received and were unwilling to ... Loans for the purposes mentioned in the Articles of Association to extend the usefulness of these banks by the necessary aid from Government. The best harvest among the

look forward to advent of better times, to
Sandim being accorded rates, interest
being higher increased and to means
being provided for speedier and cheaper
recovery of debts due to the Bank. Hospi-
tal amount, since, in proportion to
number during the same year
in excess of the amount of loans
granted in Rs. 18,702. There were heavy
arrears in several banks, the amount
of such arrears at the end of 1899-00
in proportion obtained at Rs. 13,00

14. Different Kinds of Loans and objects of Loans

Information concerning these up
to the end of June 1900 has been furnished
in paras 29 and 30 of the report for 1899-00
appended.

15. Income and Expenditure

The income realised from interest
on loans for the year amounted to
Rs. 64,281 in the year under report against
Rs. 65,800 in 1899-00 showing a decrease
of Rs. 1,518 while the interest payable
on account and other creditors and the establish-
ment and other charges amounted to
53,733 against Rs. 53,388 showing an
increase of Rs 345

The arrears of interest uncollected at
the close of 1899-00 amounted to Rs. 31

which added to the amount of interest that accrued during 1900-01, Rs. 67,408, made a total of Rs. 99,592, of which Rs. 61,111 only, Exceeding amount of annually was recovered during 1900-01, leaving a balance of Rs. 38,581, which Exceeded the amount of arrears at the End of the previous year by Rs. 6297. In 13 out of the 31 banks were members regular in the payment of interest, and out of the 48 banks which contributed to the arrears Eight had members who had failed to pay interest for 2 to 264 half years. In 16 banks, owing to non recovery of the sums of interest, a portion of the Establishment and other Charges had been met temporarily from the Capital to the Extent of Rs. 1,846 and of these the most noticeable were Trincomalee Kandy, Seven Pattu Batticaloa Mandura, Galle, Hambantota and Kitul. Four of the banks had fixed sums against the most callous members but in several banks the Committees entrusted with the duties of recovering were themselves the debtors. The periodical inspection of these banks by Local Officers of

by Government in January 1901, with a
view to their immediate earnestly and vigor-
ously the authorities of the banks.

The increase under expenditure was
due to an increase of Rs. 243 in the dis-
-bursement of interest, due to payment
of arrears, and of Rs. 95 in the establishment
and miscellaneous charges, which was
made to meet contingencies in the year
which the revenue demand in the two
cases in which the members concerned
failed to pay and in time to save their cases
from sale.

On the payment of interest to Govern-
-ment 38 banks were in arrear at the
end of the year under report against 43 in
1899-00. Of the 38 banks which allowed
the interest to be in arrear 15 banks
paid it in bulk and two in part within
the next six months. Of the latter a few
had not paid by the time of visit to
the banks which paid to Government
towards the end of the Fasli year
ended 30th June. The
local reasons were

ascertaining what was due and sending demands for its payment. The order of Government dated the 18th February 1902 has prescribed a register to enable Bank Officers to calculate the interest due, and provided for their demanding payment in due time.

13. Surplus. Here, the Banks, Farmers, Horticulturists and Agriculturist had been so unequipped as to leave no surplus. On the 31st Bank's Rs. Surplus amounted at the end of the year under report to Rs 61,474 of which Rs. 41,910 had been realised and Rs. 19,564 remained to be realised on the recovery of arrears of interest. Of the amount realised Rs. 29,460 had been carried to the Reserve Fund Rs. 103 invested on the mortgage of office premises in one bank, Rs. 6,539 used for loans to members, and Rs. 5788 remained in cash in the hands of directors

Conclusion The general condition of these banks and the causes that led to their backwardness had been noted in para 32 of the report for 1899-00 attached. In the year under report the results of errors

in the Choice of Measures and Choice
bearers and in the subordinate Rules
and of the Debentures in the Pensions Ten-
dencies, were more or less in the Pre-
ceding of October 1906. The Government
received the position, and provisionally
the conclusion that the original scheme
had not been adequately successful
initially that a more detailed examin-
ation for the future was necessary
His Devons Consideration Proposals
were accordingly made inspec-
tions by Government Officers more Effect-
ual and Immediate for both the recovery
Arrears, and Proposals for Amendment
of Rules were under consideration. Al-
though the number of Banks which were
Bar behind the mark, was large en-
in justice to the Schemes concerned re-
the intrinsic worth of the System itself
it has to be noted that out of 38 Banks
recently inspected and reported upon
by Local Revenue Officers, ten had been
considered to be worthy favourable, and
of these, the management of the
Savarkere Co-operative

Kaggaka banks had received a vary
measure of praise, vide appendix B.

B Ramachandra Rajaya
Inspector of Agricultural Banks

Office of the Inspector of Agricultural Banks
in Mysore
Dated - Bangalore 22d July 1902

A/h A

Extracts from the

REPORT ON THE WORKING OF AGRICULTURAL BANKS IN MYSORE FOR 1899-1900.

Materials for Report.—The reports of the Registrar of Joint Stock Companies in Mysore furnish information concerning Agricultural Banks in the forms prescribed by the Government of India for companies limited by guarantee, which (forms) require only the name of company, the date of registration, the number of members and the situation of the registered office, to be given in respect of each bank already in existence, newly opened, or finally dissolved. A separate report concerning these banks having been called for from this office, one was submitted on the 19th July 1899 for the four years ending with June 1898 upon such materials as were then available. It embodied the principles and rules relating to the working of these banks and furnished statistics showing the extent of development, the extent and value of lands held by members, and the extent of Government aid granted to, and of transactions carried on in, each bank. No forms having been prescribed for the collection of statistics or submission of report, and it being considered expedient that a report on institutions which have been started and watched as experiments, and to which loans have been granted by Government, should contain more varied and interesting information, the undersigned made an endeavour to obtain from the banks some useful details and figures for the report of 1898-99; but while many of the banks complied with his request with commendable promptness and cheerfulness, several delayed and four had not sent their replies up to date. No compilation of statistics could, therefore, be made for report submitted for 1898-99 within the time prescribed or at any reasonable time thereafter. The figures collected have been utilised for the purposes of this report, and in the case of the banks that did not furnish them, notes made on occasions of inspection and other available materials have been used as far as possible. When forms are prescribed for the statistical information which the Government may require, it will be easy hereafter to get them filled up by arranging for an almost simultaneous inspection of banks in about July or August.

Statement No. I.

2. Statement No. I (Appendix) shows the number and names of the Agricultural Banks registered in the office of the Registrar of Joint Stock Companies, the taluks in which they are situated and the number of villages each seeks to benefit, and it gives the date of registration of each bank, the registered limit of funds of each and the amount of loan sanctioned by Government for each.

3. *Number of Banks Registered.*—It is seen that two banks were registered in 1894-95, 3 in 1895-96, 17 in 1896-97, 33 in 1897-98 and 4 in 1898-99, making a total of 64 up to the end of June 1899. No new banks were registered in 1899-1900 although, as noted in para 20 of the report for 1897-98, a large number of associations had come forward with applications for Government loans.

4. *Associations not registered: explanation.*—These applications having been made some time before the first virulent outbreak of the plague in the State and kept in abeyance pending its subsidence, it was necessary to ascertain if the conditions and circumstances under which the associations were formed continued to exist unaltered, and the occasion for this enquiry was availed of to distribute, for the information of members, in view to prevent mistakes and disappointment, printed copies of a memo containing a brief note of the orders passed by Government from time to time about the aim and working of agricultural banks, with a few suggestions as to the points requiring careful consideration. The result was that 27 applications were returned as having been withdrawn or not prosecuted, and that 46 others were awaiting responses to notices given to members, who, judging from the delay which had been allowed to occur, were apparently indifferent now or unable to unite. Eleven applications had been pressed for consideration, and these will be submitted on the issue of the budget.

5. *Number of Banks Working.*—Out of 64 banks registered, one, namely, the Haniyur Agricultural Bank, the loan to which was withdrawn as noted in para 8 of the report for 1897-98, did no business during the last two years and might be regarded as having become defunct. Two others, the Yelagalale and Chilangi Banks, had not commenced to work. There were thus 61 banks working at the end of both 1898-99 and 1899-1900.

6. *Villages sought to be benefited.*—The number of villages to be benefited by these 61 institutions is shown to be 837, giving an average of 14 for each bank. This comprises villages containing members' habitations as well as villages containing merely portions of their lands. The Tavarekere Agricultural Bank, which aims at becoming serviceable to the whole of the Tavarekere hobli, has the largest number of villages registered under its Memo of Association, namely 50, and it has drawn 230 members from nearly 32 villages of the hobli.

7. *Registered limit of funds.*—The following table shows the number of banks classified with reference to the registered limit of funds:—

Registered limit.	Number of Banks.
Rupees 5,000 and under	10
Exceeding Rs. 5,000 and not exceeding Rs. 10,000	15
„ 10,000 and „ 15,000	9
„ 15,000 and „ 20,000	9
„ 20,000 and „ 30,000	11
„ 30,000 and „ 50,000	2
„ 50,000 and „ 75,000	2
„ one lakh	3
	61

8. *Funds how obtained.*—The funds comprised for the most part of loans obtained from Government, which in 31 cases were equal to the registered limit and in others less. The latter 30 banks had practically confined their business to the extent of Government loans, while two banks, Tyamagondlu and Mandya, which were endeavouring to rectify mistakes and irregularities at the earlier stages (and had now almost succeeded in doing so) had a large portion of the Government loans unutilised. Two banks (Bidarkuppe and Palhalli) had received additional loans from Government in November 1897 and June 1895 respectively to enable them to extend their business. Altogether the amount of funds placed by order of Government at the disposal of the 61 Banks working was Rs. 14,86,500. Applications had since been made by 22 other banks for additional loans, of which two were submitted for the consideration of Government. The preferable course of inviting public sympathy and support by advertisements, discourses, &c., was suggested for the consideration of these and other banks.

STATEMENT NO. II.

9. Statement No. II (Appendix) shows the number of members in each bank classified with reference to caste.

10. *Number of Members.*—The 61 banks working started with a total of 1,394 members. Subsequent admissions and removals were as follow:—

Admitted—	
Up to end of 1897-98	1,227
During 1898-99	525
During 1899-1900	63
	1,815
Removed—	
Up to end of 1897-98	125
During 1898-99	133
During 1899-1900	140
	398

11. *New Admissions.*—The balance of admissions being thus 1,417 the

original number of members had more than doubled. There were, however, three banks (Rampura, Ardikoppa and Malebennur) in which there were neither any new admissions nor removals, and four banks (Hulkunte, Gulur, Issur and Salur) in which there were removals without any new admissions. The increased numbers amounted to more than twofold in 18 banks, in 4 of which they amounted to more than threefold, in 2 to more than fourfold, in 2 again to more than fivefold, and in 3 to more than sixfold, but these increases were yet not a matter for gratification for in many banks large admissions had been made without the certain prospect of the banks being in possession of the extra amounts required to meet the wants of new members, and according as there were disappointments, which must surely happen to many when obligations as to punctuality were relaxed in favor of the older members who had obtained loans, and efforts to secure deposits were either inadequate or unsuccessful, there would be apathy and discontent followed by large numbers of resignations, as had already been the case in three banks in 1899-1900. There was, however, one exception to this state of things, the Tavarekere Agricultural Bank in which the old members had not absorbed the whole of the loan obtained from Government and repayments were not so backward as to hinder progress.

12. *Removals.*—While thus the new admissions in many cases were at present doubtful proof of a healthy development, the number of removals had shown a tendency to increase, and from particulars available up to the end of 1898-99 the causes of removal are found to have been as follow:—

(1)	Owing to resignation	152 or 58·9 per cent.
(2)	Owing to persistent default or violation of rules	73 or 28·3 per cent.
(3)	Owing to death	33 or 12·8 per cent.

As explained above the number of resignations will still increase to a large extent unless the extra funds required by several of the banks pour in. As regards the second cause, it has to be noted that in a few cases sufficient care, scrutiny and firmness had not been exercised by the promoters or organisers of banks in the election of members at the initial stages and that, in consequence, discord and jealousy had to be faced.

13. *Classification of Members with reference to Caste.*—In the report for 1897-98 Brahmins and Vaisyas had been treated as non-tilling land-holders and others as land-holders of the tilling classes. With the materials now available for the period ending with June 1899 an endeavour has been made to follow the classification of the Census Report, with the following result:—

Among Hindus—		
A.	Agricultural classes— (chiefly Vakkaligars and Lingayets) ...	1,432 or 48·5 per cent.
B.	Professional classes— (mostly Brahmins treated as priests) ...	822 or 27·9 per cent.
C.	Commercial classes— (chiefly Banajigas and Komatis. A few Lingayets who may come under this head have been entered under A)	137 or 4·6 per cent
D.	Artizan and Village Menial classes— (chiefly Panchalas, Kurubas, Madigas and Holeyas)	370 or 12·5 per cent.
E.	Vagrant minor artizans— (chiefly Bedas and Vaddas)	68 or 2·3 per cent.
Non-Hindu races and nationalities—	(all Musalmans except one Native Christian) ...	125 or 4·2 per cent.

14. *Large percentage of Brahmins : explanation.*—The Brahmins numbered 791 or 26·8 per cent, while the Vakkaligars and Lingayets, the most numerous of the Agricultural communities, numbered 772 and 610 or 26·1 per cent and 20·7 per cent, respectively. There were six banks without any Brahmins and 6 with but one. Of the remaining 49 banks, 19 had less than 10 and 30 pretty large numbers of them, from 10 to 41. In one of these, Arehada, all the 14 members were Brahmins (Malnad gardeners) and in 3, all but one or two were Brahmins. The purely raiyat classes were mostly illiterate, and they could do little in the way of working banking *firms* without the leading and active co-operation of their literate neighbours, either priestly or commercial

land-holders. A few of the banks were organised by Brahmin land-holders for their own benefit, and in many others they were either chief promoters or indispensable workers. They had to interpret and explain rules, record minutes, draft documents and keep or supervise accounts, and under present circumstances, it was only through them as managers that many of these banks could rise to the required standard of efficiency. At Tavarekere, there is at this date an instance of a bank composed of a large body of illiterate raiyats managed ably and successfully by a Brahmin president and a Brahmin agent who are imbued with a genuine desire to make the institution useful to the raiyat population generally of their hobli.

STATEMENT No. III.

15. Statement No. III shows the extent and value of immovable property held by members of each Agricultural Bank, and is important as indicating the extent of their united credit.

16. *Property of Members: Extent and Value.*—The total extent and value of property in respect of the 61 banks working, as they stood at the formation of the banks and at the close of 1898-99, are exhibited below :—

	Dry lands.	Wet lands.	Bagayat.	Coffee.	Waste.	Total extent.	Total value of the lands.	Value of houses, &c.
	A. g.	A. g.	A. g.	A. g.	A. g.	A. g.	Rs.	
1. Of members at formation of banks as originally reported to Government.	28,335 3	8,370 9	1,836 24	5,714 4	1,876 27	46,12 27	44,79,375	
2. Of do do as affected by subsequent increase or decrease.	27,163 5	8,430 14	1,778 14	6,054 33	1,154 5	44,580 31	34,13,514	4,22,329
3. Of new members on roll at the end of 1898-99	13,995 28	2,538 32	951 10	... ...	577 10	18,063 0	8,90,490	
Total of 2 and 3	41,153 33	10,969 6	2,729 21	6,054 33	1,731 15	62,643 31	43,04,004	4,22,329

17. *Proportion of different kinds of lands.*—The dry lands consisted of 65·7 per cent of the entire holdings of members, wet lands 17·5 per cent, bagayet or garden lands 4·3 per cent, coffee estates 9·7 per cent and waste lands 2·8 per cent.

18. *Increase and Decrease.*—There had been increase in the area of the holdings of original members in 15 banks to the extent of nearly 1,050 acres, due to omissions in the original list having since been brought to notice and entered in the banks' registers, and to purchase or acquisition by darkhast of new lands in two instances subsequent to the formation of the banks. There were likewise decreases in the area of the holdings of such members in 41 banks to the extent of nearly 3,350 acres due to the following causes :—

(1) resignation, removal or death of some of the members.

(2) claims of hissedars in three cases, and

(3) casual instances of sale in about 10 banks.

As regards (1), though the liability of such members and their property continues to subsist for a time even after the resignation or removal, yet for purposes of comparison and forecast it had been considered expedient to deduct the

roperty of such from the total area and value. As regards (3) some of the ales were without the knowledge and consent of the Boards of Directors, and some vith their consent; and the chief motives for such alienation were (1) advantageous offers combined with the vendors' inabilty to cultivate the pieces in question, and 2) pressure of creditors combined with the bank's inability or Directors' unwillingness to grant the loans applied for. In some of these cases the sale proceeds had been paid to the banks concerned in part liquidation of loans, or utilised to purchase other property. In consideration of the tendency of such alienations, should they become general, to affect or shake the credit of the banks, most of the banks have ruled, at meetings of their General Assemblies, that any member wishing to alienate any of his lands should explain the circumstances which induce him to do so and obtain the consent of the other members in a General Assembly.

19. *Valuation how made.*—The lands of the original members of all the banks excepting four (Palhalli, Kyatanhalli, Manchakalkuppe and Kyatsandra) had been valued by taluk authorities in connection with applications for loans, as also those of the new members of five of the banks Tyamagondlu, Bidarkuppe, Tavarekere, Talagavara and Sabbanhalli. The estimates given in respect of the others were prepared by the Boards of Directors or by Committees appointed by them.

20. *Reduction in total value: Explanation.*—One noticeable feature of the table given in para 16 above was the reduction in total value in spite of the increase in extent of over 16,000 acres by the admission of new members. This was due partly to mortgages executed by a few members in favor of outsiders to raise certain loans which the banks concerned could not grant, and partly to the revision of the estimated value of coffee estates with reference to fair average rates and surrounding circumstances, instead of the specially high rates of a period of very favorable seasons. Most of the banks had since guarded themselves against mortgages without their knowledge and consent, by a rule similar to the one in respect of sales. The revision referred to had not been accepted by the banks concerned, however, which feared that a greater consideration than was due had been given to the effects of the season of depression which the planters were passing through. In the opinion of these banks, the valuation made and reported to Government in 1896-97 ought generally to stand, and should be increased in respect of such of the young plantations as had become riper.

21. *Solvency.*—The extent and value entered in the case of several banks are, however, destined to fall, for reasons already stated, unless any appeals which the banks may make for public sympathy and support or additional loans from Government, receive early and adequate response. Judging from the ratio of the registered limit of funds to the value of property entered in banks' registers, there are—

13 banks with funds limited to 25 *p. c.* of the value of property				*and under.*
8	„	„	„	between 25 and 33·3 p. c.
24	„	„	„	„ 33·3 and 50 „
5	„	„	„	„ 50 and 66·6 „
4	„	„	„	„ 66·6 and 75 „
7	„	„	„	over 75 p. c.

Again, judging from the ratio of the amount of funds secured through loans from Government to the value of property entered in banks' registers there are—

[a] 21 banks working with funds amounting to 25 *p. c.* of the value of property *and under*

[b]	9	,,	,,	between 25	and 33·3 p. c.
[c]	27	,,	,,	,, 33·3	and 50 ,,
[d]	3	,,	,,	,, 50	and 66·6 ,,
[e]	1 bank	,,	,,	over 75 p. c.	

22. *Other grounds for Public Confidence.*—To the important factor of solvency as indicated by the above figures, may be added the following considerations to induce the growth of public confidence in these banks:—

(1) loans are given to known men, themselves members, for approved purposes and within prescribed limits;

(2) security is taken of immovable property or of known sureties in the case of all large loans;

(3) absence of all risky speculation;

(4) balances on hand limited to small sums;

(5) depositing of spare cash in Government treasuries and drawing them when required under a system of current accounts;

(6) permission of Government to lodge valuable documents and title deeds in Government treasuries;

(7) arrangements made by Government for the inspection of banks and examination of their accounts.

STATEMENTS Nos. IV, V, VI, & VII.

23. Statement No. IV (appendix) shews a general view of the cash transactions of the Agricultural Banks and consists of two parts—IVA., for the period ending with June 1899 with certain particulars furnished by banks under the heads Deposits received and Payments to Treasury, and IVB, for the year 1899-1900, without those particulars. The other three statements are subsidiary to IVA.,—No. V., showing the different kinds of loans obtained by members of each bank up to the end of 1898-99, the amount of debts due in part or in whole for the same period and the amount repaid; No. VI, showing the purposes for which the loans were obtained, and No. VII, the amount of income due to each bank in the shape of entrance fees, interest, &c., for the same period, the sums recovered and spent, and the amount of surplus.

24. *Receipts and Expenditure*: *General view.*—The total receipts and expenditure of the 61 banks working were as follow:—

	From starting of banks up to end of 1897-98.	During 1898-99	During 1899-1900	Total.
Receipts—				
1 Amount drawn from Treasury ...	12,51,580	2,52,513	1,14,019	16,18,112
2 Deposits received ...	13,459	20,435	12,343	46,237
3 Principal repaid by members ...	1,24,244	1,64,775	1,95,307	4,84,326
4 Interest recovered on loans to members. ...	55,036	74,440	63,308	1,92,784
5 Miscellaneous—Entrance fee, Penalty &c., ...	2,045	1,447	2,591	6,083
Total ...	14,46,364	5,13,610	3,87,568	23,47,542

[a] Tavarekere, Closepet, Ardesahalli, Vadigenhalli, Hongenhalli, Manchakalkuppe, Kyatasandra, Kadagattur, Chiknayakanhalli, Haldodderi, Turuvekere, Mavinkere, Nonavinkere, Palhalli, Kaggala, Nanjangud, Mandya, Satnur, Vitgondankoppa, Joga and Issur.

[b] Sulkunte, Billankote, Bidarguppe, Muduvatti, Ariyur, Kyatanhalli, Sargur, Nallur and Chikmagalur.

[c] Talgavara, Hulkunte, Tyamagondlu, Attibele, Tippenhalli, Sabbanhalli, Gulur, Rampura, Chamrajnagar, French Rocks, Seringapatam, Saklespur, Santebennur, Honnali, Nyamti, Churchugundi, Haromuchadi, Gogga, Hitla, Siralkoppa, Kolgunsi, Gensinkuni, Sakrepatna, Ardikoppa, Mallapura, Talya and Malebennur.

[d] Somlapura, Tadagani and Arehada.

[e] Salur.

Expenditure—					
1 Paid to Treasury	...	56,990	1,02,753	99,397	2,59,140
2 Deposits repaid	...	7,680	15,118	7,995	30,793
3 Loans to members	...	13,22,218	3,34,126	2,24,869	18,81,213
4 Interest to Government and depositors.	...	33,768	60,235	45,427	1,39,440
5 Establishment, printing and other charges.	...	9,019	8,069	7,961	24,989
Total	...	14,29,675	5,20,251	3,85,649	23,35,575

25. *Transactions with Treasury.*—There was a large decrease in the amount drawn from the Treasury by the banks. While in 1899-1900 no new banks were opened, in the year previous, 5 banks, which started business in that year, drew advances from the Treasury to the extent of Rs. 60,600, and sixteen of the banks opened in 1897-98 drew portions of the loans sanctioned for them to the extent of Rs. 39,700. The advantage allowed by Government of keeping current accounts with the Treasury had not been largely availed of owing to the situation of the bank office in nearly 40 cases at somewhat inconvenient distances from the Head-quarters of taluks and the need which existed in several banks for accommodating new members who were waiting for recoveries from old members. The number of banks which drew nothing from the Treasury was 31 in 1899-1900 against 23 in 1898-99, that of the banks which paid nothing to the Treasury (save interest on loans obtained from Government) was 18 in 1899-1900 against 22 in 1898-99, and that of banks which neither drew anything from, nor paid anything (save interest) to the Treasury was 17 in 1899-1900 against 13 in 1898-99. One bank, Tyamagondlu, kept accounts with the Savings bank and two banks Satnur and Mandya had to defer drawing from the Treasury pending the nomination (delayed considerably owing to existence of party feeling) of respectable and competent men as President and Agent in the former, and the rectification of mistakes and irregularities in the latter.

26. *Repayment of Government loans.*—The sums shewn as paid to Treasury include certain amounts proposed by a few banks to be reserved for and utilised towards liquidation of the loans obtained by them from Government. In 1899-1900, 21 banks laid by sums aggregating Rs. 17,274-10-8 for the purpose against Rs 7,850-8-0 in 11 banks in 1898-99. Other banks felt themselves unable to do anything in this direction owing either (1) to the admission of new members or (2) to the effects of bad seasons and the prevalence of the plague. In the case of most of the banks no definite terms had yet been fixed for repayment of the Government loan. They had, during the year under report, given consideration to the question of repaying the loans by annual instalments and proposed various terms according to the means and circumstances of each. The proposals will shortly be laid before the Deputy Commissioners and submitted for the consideration of Government. The payments will be regular when the terms are fixed, and they may during the current year be expected to exceed Rs. 50,000.

27. *Deposits.*—The number of banks which received deposits was 31 in 1899-1900 against 28 in 1898-99, and of those which had balances of deposits after deducting repayments was 34 at the end of 1899-1900 against 23 at the end of 1898-99. The deposits received amounted to Rs. 12,343 in 1899-1900 against Rs. 20,435 in 1898-99 but the balances which remained rose from Rs. 10,983 at the end of 1898-99 to Rs. 15,327 at the end of 1899-1900. The repayments covered the whole or nearly the whole of the deposits in six banks during 1899-1900 against twelve banks in 1898-99. The balances exceeded Rs. 1,000 * in six banks at the end of 1899-1900 while the number of banks with such balances at the end of the year previous was two. The importance of encouraging and securing deposits which afforded a sure indication of the popularity and success of these institutions had often been brought to the notice of the Boards of Directors, but though there was greater activity in this respect during the year under report, the progress made in many of the banks was as yet small, and there were 23 banks in which no deposits whatever had been received from the time they were started. The explanations given are, briefly :— (1) that not long after the starting of these institutions, most of which were yet in their infancy and were situated in rural tracts, there followed successive years

* Seringapatam Rs. 3,247 ; Talya Rs. 2,108 ; Palhalli Rs. 1,697 , Hongenahalli Rs. 1,244 Satnur Rs. 1,144; Saklespur 1,[illegible]

mately to Rs. 1,19,500, and deducting therefrom the amount recovered during the year, Rs. 1,32,700, the balance unrecovered at the end of June 1900, was approximately Rs. 1,03,100. Some banks were for increasing the number of instalments and allowing renewals while others hoped to recover the arrears during the current year.

29. *Different kinds of loans.*—The different classes of loans granted up to the end of June 1899 were as follow:—

		No. of cases.	Amount.	Percentage.
Class I	on the security of immovable property.	1,892	14,55,767	87·6
Class II	on joint pro-notes	400	1,32,681	7·9
Class III	on joint instalment bonds ..	59	13,843	0·8
Class IV	mubadala or hand-loans	1,430	59,170	3·7

Loans of the 1st class were generally preferred on account of the easier rate of interest and the number of annual instalments allowed therefor. There were 12 banks in which the loans were wholly of this class and three in which such loans were over 98 per cent. Loans of the 2nd class were not given in 23 banks, of the 3rd class in 47 banks and of the 4th class in 16 banks.

30. *Object of loans.*—The primary object of the organisers of these banks as declared in their memo of Association was the relief of indebtedness. In many banks, the purposes for which loans were applied for or used were found not to have been fully elicited and specifically noted. In so far as discharged documents or receipts of creditors had been produced the sums used for liquidation of debts could be verified, but such vouchers were due from some members of whom many were new, and in a few instances some portions of loans obtained avowedly for discharging debts were stated to have been used for agricultural purposes. From information furnished on occasions of inspection it is seen that—

in 3 banks the loans obtained were wholly for liquidating debts,
11 „ over 90 p. c. of do were for „
20 „ from 80 to 90 p. c. of do „ „
„ 10 „ from 70 to 80 p. c. of do „ „
„ 1 bank about 70 p. c. of do were for agricultural purposes.
„ 6 banks from 50 to 60 p. c. of do „ „
„ 3 „ from 40 to 50 p. c. of do „ „
„ 7 „ from 30 to 40 p. c. of do „ „

Mortgage debts were repaid to the extent of Rs. 4,34,000 and simple debts to the extent of Rs. 7,30,000. Sums spent for agricultural purposes are stated to have amounted to Rs. 4,37,142, to wit—

Rs. 41,108	for payment of Kandayam
„ 26,372	for purchase of manure
„ 16,165	„ of seed
„ 45,908	„ of cattle
„ 13,013	„ of implements
„ 13,488	„ of new lands
„ 17,305	for improving waste lands.
„ 6,460	for sinking wells.
„ 2,52,323	for other works of improvement or repairs, advances to coolies, cost of supervision, &c.

The Boards of Directors had satisfied themselves as to the application of funds for purposes stated, and the Inspector had endeavoured to see cases of improvement as far as practicable.

31. *Income and Cost.*—From the table given in para 24 above it is seen that the interest, entrance fee, &c., *realised* in the 61 banks working, up to the end of 1899-00, was Rs. 1,98,867 and that the interest paid to Government and depositors and the establishment and other charges incurred amounted to Rs. 1,64,429. There were arrears of interest uncollected at the end of 1899-00 to the amount of Rs. 32,284 and arrears of interest to be paid amounting to Rs. 26,847. The net result of the working of the 61 banks taken as a whole, shows a surplus of about Rs. 39,900 up to the end of 1899-00.

Interest due was fully recovered in 41 banks in 1899-00 as against 25 banks in the previous year. In the case of defaulters penalty aggregating Rs. 1,488 was levied in 29 banks during 1899-00 against Rs. 1,046 in 30 banks during 1898-99, the sums levied being generally trivial or light, excepting in one bank, Nanjangud, where instances of persistent default were numerous and the rate of penalty imposed was heavy and deterrent.

Interest was paid to Government without leaving any arrears in 43 banks in 1899-00 as against 46 banks in the previous year. Of the other banks, 12 paid up their arrears in full and 5 in part in the months of July, August and December following the close of the year. The bank in which the arrears remained unpaid in whole even after the lapse of six months was Satnur in which business had been suspended till December 1900 for the reason explained in para 25 above.

Establishment charges were incurred in all the banks during the year 1899-00. In one bank, Gogga, these charges were beyond its means, and there was a deficit in it to the extent of Rs. 80 which had been met from the capital amount. There was however scope for reduction and the President of the Bank, on the occasion of the undersigned's recent visit, said that the charges would be curtailed.

32. *Conclusion.*—As noted in the Dasara Account of the Administration of the State for 1899-1900, the banks were in different stages of development. Almost all had suffered a check from the effects of bad seasons and prevalence of the plague in the trade centres; and a few were struggling against the consequences of errors of judgment in the early stages either in the choice of some of the members or office-bearers or in the enforcement of rules. It was, however, a matter for gratification that about six banks were already in a fair way to achieve success and the undersigned had reason to hope that in the course of a few years other banks would likewise be found fulfilling expectations. The managers of these rural institutions, save in two or three, were ignorant of English and unacquainted with modern methods of advertising and canvassing. Some of the banks, however, may, before long, come forward to claim public sympathy and support, and when they do, the undersigned trusts they will be so fortunate as to evoke greater interest than at present. The success of these banks will be hastened and ensured if a few public spirited unofficial gentlemen in different parts of the State devote time and energy to study details by personal visits and enquiry, and diffuse, in the effective way possible only to private gentlemen, a knowledge of the soundness and usefulness of such of the banks as they may interest themselves in.

B. RAMASWAMI AIYANGAR,
Inspector of Agricultural Banks in Mysore.

The 9th February 1901.

of agricultural and commercial depression caused by bad seasons and the prevalence of the plague; (2) that the rate of interest allowed, 4 per cent per annum, was not sufficiently attractive to the men of small capital in rural districts and (3) that there existed and still exists considerable prejudice concerning these new institutions. There is no doubt force in all this, and the further reason may be noted that as yet the banks had done nothing by way of advertising, &c., to make themselves their respective worth, known to the large capitalists and public spirited gentlemen residing beyond the limits of their small rural districts. Fortunately, agricultural prospects have become brighter and it is hoped that with continued and increased exertion on the part of the Boards of Directors, the progress made by the banks in enlisting the sympathy and support of the public spirited gentlemen in the country, will, year by year, be more noteworthy. It is however not likely that all the 61 banks will receive simultaneous or an equal extent of public support; some of them, from the nature of their position, will have to depend for a time at least, upon the help of their own members who are expected to lodge their increased and increasing savings in the banks. Owing however to drought and partial failure of crops in the past, the savings were in many places till now imperceptible, but there is reason to hope that with the advent of better times they will not only be such as to fulfil anticipations but be directed in many cases to improve the position of the banks depending on them.

28. *Loans and Repayments.*—The loans obtained and repayments made by members of the Saklespur and Chikmagalur Agricultural Banks (which work with fun ds amounting to Rs. 4 lakhs and 3 lakhs) as distinguished from the loans granted and payments received in the remaining 59 banks which work funds aggregating Rs. 7,86,500, are shown below:—

Banks.	No. of members benefited.	Loans granted.			Repayment made.		
		Up to end of 1897-98.	During 1898-99	During 1899-1900.	Up to end of 1897-98.	During 1898-99.	During 1899-1900.
Saklespur ...	11	3,73,850	45,420	13,400	26,932	10,711	150
Chikmagalur ...	21	2,56,550	93,605	64,221	21,250	48,560	62,462
	32	6,30,400	1,39,025	77,621	48,182	59,271	62,612
59 other banks ...	2,000 approximately.	6,96,918	1,95,101	1,47,248	76,062	1,10,605	1,32,695

The two banks of Saklespur and Chikmagalur suffered from the severe strain caused by the depression referred to in para 20 above and the inexorable exigencies of coffee cultivation. The difference in the results of the working of the two banks was due, in addition to difference in rainfall and production, to the former bank devoting a larger proportion of its funds to the liquidation of the debts of its members and thereby finding itself sooner, in facing a series of bad seasons, under the necessity of driving the majority of its members to borrow for their working expenses, &c., from the coast dealers and others who repaid themselves directly from the sale proceeds of coffee and cardamom sent to them for disposal. Of the remaining 59 banks, nine granted no loans to any of their members, new or old, in 1899-1900 as against five banks in the previous year. Repayments by the first recepients, which in the absence of deposits were to afford the means of granting fresh loans, were affected by bad seasons, and in three banks there was no repayment while in a few others the sums repaid were very trivial. The balances unrecovered, exclusive of over-due loans renewed, amounted in the 59 banks in question, to Rs. 26,037 at the end of 1897-98, and they rose, at the end of 1898-99, to Rs. 86,279. Adding to this the sums which fell due during 1899-1900, amounting approxi-

Appendix B.

I. Extracts from the Report of Mr. Ahmad Ali, Assistant Commissioner, Bangalore District, on the Tavarekere Agricultural Bank.

Para 6 - × × ×. In the practical working the bank appears to be extending its sphere of usefulness in every way since last inspection.

Para 7 - As regards the solvency, credit and resources of members, little doubts or fears can be entertained as to this as the landed property owned by them and mortgaged to Bank is large and sufficient - × × ×. The rules of the general assembly are quite consistent with and compatible to the general interests of the Bank, but in no wise prejudicial to it, and thus every guarantee is secured as to the stability of the Bank - × × ×

× Para 8. The Bank's credit is growing and well-established and the lessons of mutual help and thrift are being well understood by ...

Para 11. - The general Registers connected with the Bank's transactions have been duly compared and examined. The entries have been posted daily and such as besides being clear are easily intelligible and traceable through the others accounts × × × The rule about members rendering gratuitous service is duly ...

Para 12. – × × ×. No loans have been granted in contravention of the above rules and no feelings of distrust and discontent among members have been excited. Members in need and deserving applicants have not been denied the consideration, and in all applications for loans the objects of the loans have been sufficiently explained. These have been watched by the Board of Directors with care and attention, and there have been no instances of loans obtained having been spent for other purposes unconnected with the objects of loan raised.

Para 13. – × × × Good and sufficient security have been taken with respect to each class of loans granted to members. × × ×.

Para 14. – The rule requiring strict punctuality in the payment of dues by members is strictly insisted on, and no slackness exhibited in the prompt collection of arrears from members which have been outstanding to a good extent, and no unhealthy tendency to evade this exists. × × × The arrears have to be explained owing to the prevalence of plague and partly also to the failure of standing crops, owing to the deficiency of good water supply and untimely monsoons. Interest and penalty due to the Bank have been recovered in full while the sums due to

Government and other Creditors towards interest have been properly paid.

Para 16.- The rules for convening meetings of the general assembly are all well understood by the general body of members and duly given effect to. The meetings are being regularly held every half year and are well attended by a large body of members. × ××

Para 17.- ××× Each Director has been bestowing special and personal interest in the Bank's Concerns and working with zeal for the progress of the institution.

Para 19.- All the Registers.... are carefully and neatly maintained. ××××.

Para 20.- Satisfactory on the whole. The Bank is fairly on the way to progress, and much good is expected to come out in the immediate future.

The results of Bank's transactions and affairs, the utility imparted or secured, the good deal of interest evinced by the general body of members, and the business-like way in which the work is turned out, all these carefully considered sufficiently contribute towards the stability and upkeep of the institution which has received sufficient patronage at the hands of Government.

II. Extracts from the Report of Mr. K. R. Srinivasiengar M.A. Assistant Commissioner, Kolar District on the Honnenhalli Agricultural Bank.

Para 7 (i) ... The credit of the Bank appears to have been properly held up since its formation.. The Savings Account 1055 10 s up to date and the Reserve fund has also been added to and the confidence of the people in the stability and good management of the Bank has thereby improved its credit.

Para 8 (iii) I should think that the Bank's credit is well sustained and that the Bank officers do everything in their power to contribute to the success of the Bank.

Para 9 (ii) The Bank appears to be efficiently and honestly conducted.

Para 11 (i) The Cash Book and connected with Ledgers, Receipts, Challans, Cheques, Treasury Pass Books etc. all the accounts have been carefully prepared and posted up to date..

Para 12 (iv) Objects of loans applied for are explained with sufficient clearness in the Application for Loan

watch and carefully supervise the application and use of loans to insist on the cessation of non-application or misuse of loans when come to notice.

16. As regards meetings of Directors resembly the rules for conducting them the Committee of business therein and the recording and registering of resolutions were understood and duly given effect to. The Bank had been held regularly every half year. ..... Mentioned upon the Bank's affairs and there does not seem to be any party feeling on foot them.

The accounts and records of the Bank are written up very well and are extremely creditable to the Agent Ramachandra Row. From enquiries made by me the Bank enjoys the confidence

III Extracts from the report of Kanhara Bro. S. A. Special Sub Division Thana District, on the working of Primary Banks

It may be said that in the practical work the Bank has come out gained in strength, energy and usefulness since the formation of the Bank.

Since the business of the Bank has been restricted, credit sheets have been maintained and the work done by the Secretaries and Treasurers has been carefully scrutinized and the figures have been posted up from actions in the cash and the entries made are then compared with the cash and the books of accounts.

The pass books are then respectively

Loans are granted only to members and not to outsiders in case of partiality in the grant of loans. The objects with which loans are applied for are stated in the application and the Directors have to be satisfied with regard to the use made of loans granted to the members before any application for loan is considered. Loans are only granted to honest men.

Very urgent

D

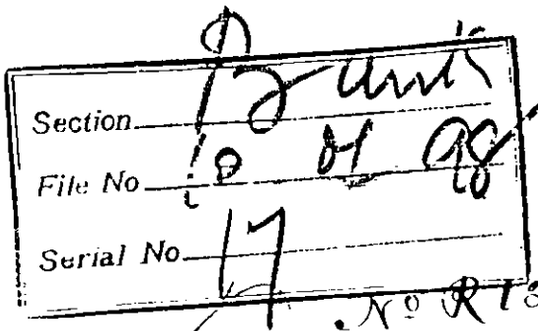
(13)

To

The Superintendent

Govt Press.

Bangalore.



Govt Statements

No R12032 18/9/02.

18

I am directed to request that the Superintendent, Govt Printing, be may be good enough to arrange to have the accompanying report on the working of the Agricultural Banks in the State for 1900-901, sent to him in type immediately and a clean proof to be submitted to the undersigned before ~~the evening of the~~ ~~revision~~ before 1 P.M. tomorrow the 19th inst. The matter is urgent

By Order

M
18/9/02

for Secretary

Asst
18/9

...E DE. AR 199
Gl. No.
12 12

Section Bank
File No 10 07
Serial No 18

From Q. dated 17.8.02 Secy to H.H the Maharaja
Transfer of Private Seal and
Devan of Mysore.

To

THE SECY. TO THE GOVT. OF MYSORE,
GEN. & REV. DEPTS.

Dated 11/11/02

Despatched

Received

General No. 215
No.

Enclosure No.

Subject: Transfer of Private Seal, attached in letter No. 30 of 12/11/02 from the Private Secretary to H.H the Maharaja & similarly attached in letters No. 14 to 17 & 19 enclosures to the file on Retirement on the working of the Bank No in the Mysore State for 1901-02 and receiving subscriptions & information to be furnished in regard thereto.

References to be marked.

Please send me a clear note answering all the queries of His Highness & marking all the papers required both sides.

Reply to P.S. to H.H. tomorrow saying that a note with papers will be submitted in 4 or 5 days.

12/11

File pending

12/11

Submitted for the Secy with the papers & note available in Office - U

12/11/02

Office of the Private Secretary
to H. H. the Maharaja of Mysore.
Dated Bangalore, 10th November 1902

No. 30

From

The Private Secretary to
H. H. the Maharaja of Mysore.

To

The Private Secretary to
the Dewan of Mysore,
Bangalore.

Sir,

I am directed to invite your attention to His Highness' Note on the file mentioned in the margin and to enquire when the papers and information called for may be expected.

Report on the working of the Agricultural Banks in the Mysore State for 1901-1902.

I have the honour to be,

Sir,

Your most obedient servant,

I.C.S.

Private Secretary.

M.A.S.

215

urgent

Subd to me Secy for favor of ~~xxx~~ early attention.

11.+1 02 Leyden

11/11

Section B
File No 1C 1/1
Serial No 9.10 R 212

14/11/02

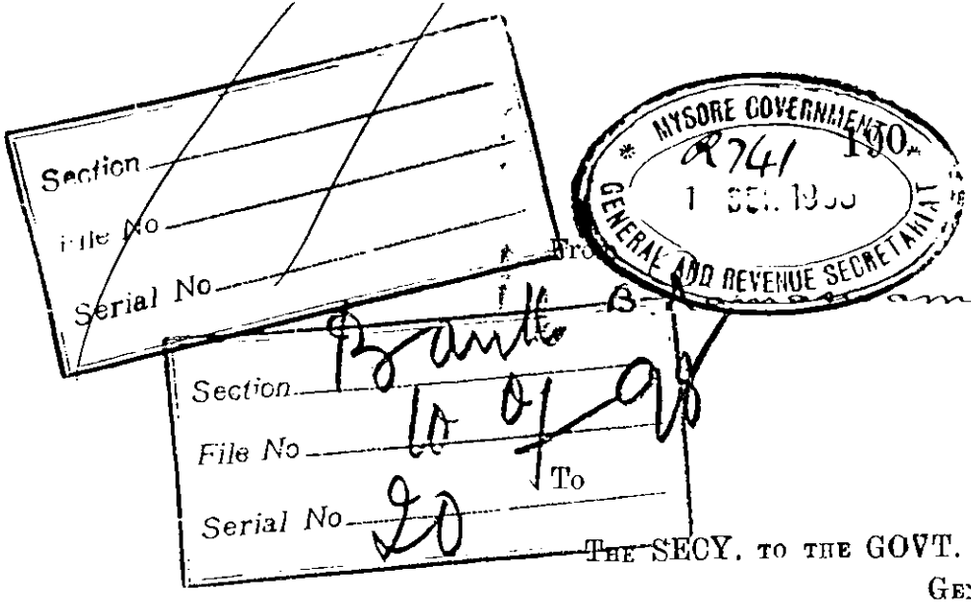
14.

According to your letter No R 30 of 10th Inst. I beg to inform you that I have with the approval & Orders of the Inspector of Schools to visit the Schools in Connection with the Department & Orders of the Inspector of Schools to visit the Schools in Connection with the Department from 1st Jan 1902 to 31st Dec 1902 for 5 days Course of a week.

Isaac Sgt.

13/11

13/11/02



THE SECY. TO THE GOVT. OF MYSORE,
GEN. & REV. DEPTS.

Dated 31/8/03.

Despatched

Received

General No.
No.

Enclosure No. 3

Subj: Issue of currency notes of this amount on agst Banks in the State for 1901 02 together with a memorandum showing the general steps of progress ingetting it.

References to be marked.

Prop^{ns} R 1539-48 8/10/02

C & Spare copy of the Govt order is put up.

2/9/03.

Bell Branch Hill
31/8/03

Bangalore
31st August 1903.

Sir,

I beg to submit herewith two advance copies received today from the Press of my Report on Agricultural Banks in the State for 1901-02, together with a memorandum showing the several stages of progress in getting it up.

Books, complete with the Statistical portion (about 60 pages), may be expected shortly.

Yours very obediently
C. Ramachandra Rayar

H. V. Venkundayya Esq M.A. B.L.
Secretary to the Govt. of Mysore Land Revenue Dept.

Memo.

18. 6. 03	Last set of returns received from Kaffala Offg Mark
22. 6. 03	Manuscript Statements I & VI sent to Press.
26. 6. 03	Do. do. VII and VIII sent to Press
about 10th or 13. 7. 03	Returns obtained for Correction of some errors discovered while drawing up the Report
15. 7. 03	They were sent back to Press with Corrections
15. 7. 03	Report portion Completed
18. 7. 03	Clean Copy of Report portion sent to Press, with a request that proof may be sent back to the Secretariat
4. 8. 03	1st proof received - 75 pages.
7. 8. 03	Do. revised and returned
12. 8. 03	2nd proof received
15. 8. 03	2nd proof of Report portion revised and returned, with request that two advance Copies of the Report Portion may be furnished by 18th or 19th
17. 8. 03.	Statements revised and returned
31. 8. 03.	Two advance Copies of Report portion pp 1-14 received -
	31. 8. 03.

31/8/03 Sd with review. 9/9/03 AL

REPORT ON THE WORKING OF AGRICULTURAL BANKS IN MYSORE FOR 1901-02.

1. *Materials for Report.*—Statistics in the forms prescribed in Government Order No. 2558-66, dated the 10th December 1901, have been collected in respect of all the banks working, and compiled in the forms given in the appendix. The progress made in the collection of these statistics has been reported from time to time, lastly in the Inspector's letter No. 410, dated the 30th May 1903. The last set of statistics, that relating to the Kaggala Agricultural Bank in the Gundlupet Taluk, was received in the Inspector's office only on the 18th ultimo. Now that a complete compilation of statistics in respect of all the banks working has been made up to the end of 1901-02, the task of collecting materials for the current and future years' reports will not require much time or labor, and may, by timely attention on the part of officers deputed by the Deputy Commissioners for the work, be accomplished within the time fixed by Government.

2. *Number of Banks.*—The number of banks working during the year was, as in 1900-01, 61, out of 64 registered, the oldest being the one at Palhalli, which was incorporated on the 6th December 1894; and the youngest, the one at Chamrajnagar, which was incorporated on the 12th December 1898. No new association was formed or registered, nor was any fresh loan sanctioned by Government during the year under report, as the system of granting advances to such institutions had been held in abeyance pending the re-consideration of the existing rules.

3. *Villages sought to be benefited.*—The number of villages sought to be benefited by the 61 banks working was 873 against 837 shown in previous reports. The Vadigenahalli Agricultural Bank which had 26 included in its Memorandum of Association added 36 new villages to the number with the sanction of the Chief Court, obtained in February 1900, but it did not place itself in a position to augment its funds to enable it to extend its business.

4. *Registered Limit of Funds.*—There was no change in the registered limit of the funds of any bank. Classified with reference to this limit, there were :—

10	banks with funds limited to		Rs. 5,000			
15	,,	,,	exceeding	Rs. 5,000	and not exceeding Rs.	10,000
9	,,	,,	,,	10,000	,,	15,000
9	,,	,,	,,	15,000	,,	20,000
11	,,	,,	,,	20,000	,,	30,000
2	,,	,,	,,	30,000	,,	50,000
2	,,	,,	,,	50,000	,,	75,000
3	,,	,,	,,	one lakh.		
61						

5. *Funds how obtained.*—In practical working, however, the business of these banks was for the most part limited to the amount of loans obtained from Government, which, further, had been reduced by special arrangement in four cases and by repayment by instalments in several others. These institutions, with the exception of about six, had not succeeded in attracting deposits, from members or outsiders, to any appreciable extent. Classed with reference to the amount of funds held by the banks at the close of the year, there were :—

15	banks with funds amounting to		Rs. 5,000	and under.		
21	,,	,,	exceeding	Rs. 5,000	and not exceeding Rs.	10,000
11	,,	,,	,,	10,000	,, ,,	15,000
6	,,	,,	,,	15,000	,, ,,	20,000
3	,,	,,	,,	20,000	,, ,,	30,000
3	,,	,,	,,	30,000	,, ,,	50,000.
2	,,	,,	,,	one lakh.		

6. *Number of Members.*—The number of members on the roll in the 61 banks working at the beginning of the year under report was 2,818, and this received an accession of 12, during the year, in which there were 80 admissions and 68 removals. Three-fourths of the new admissions were in the three banks of Satnur, Sakrepatna and Tavarekere, but this increase can hardly be said to have contributed to increased energy and usefulness in them. The number of removals was large in the two

banks of Satnur and Palhalli. The Satnur Bank had to rid itself of the old agent and a number of his partisans who had mismanaged its affairs, while the Palhalli Bank accepted the resignation of members who by character and disposition were no source of strength to it. Of the number of members remaining in the banks at the close of the year, the largest number in any one institution was 253 and the smallest number 12. There were four banks with more than 100 members, namely, the Tavarekere Bank, with 253, the Bidarguppe Bank with 160, the Nanjangud Bank with 120 and the Satnur Bank with 117 members.

7. A classification of the members of each bank according to their caste in the form adopted for the compilation of the results of the last Census is furnished in Statement No. II. The members are therein distributed under 53 heads, but the castes largely represented are (1) *Brahmins*, with 786 members; (2) *Vakkaligar including Reddis*, with 712 members and (3) *Lingayets*, with 533 members. The Brahmins form 27·8 per cent of the total number of members and this large proportion of a non-cultivating class of land-holders is explained in para 14 of the report for 1899-00—"The purely raiyat classes were mostly illiterate and they could do little in the way of working banking *firms* without the leading and active co-operation of their literate neighbours, either priestly or commercial land-holders. A few of the banks were organised by Brahmin land-holders for their own benefit, and in many others they were either chief promoters or indispensable workers."

8. *Property of Members.*—Details as to the extent of the immovable property held by members and the solvency of the banks have been furnished in paras 15 to 22 of the report for 1899-00, as per figures available up to end of 1898-99, and they have been reprinted in Appendix A to the report for 1900-01. In the returns received from inspecting officers for the year under report a careful revision of the figures with reference to fluctuations in extent and value since 1898-99, was expected, but in some cases extravagant estimates given by bank authorities were found to have been entered. These have been rectified as far as possible in the return appended to this report, Statement No. III, by reference to estimates made by Government Officers. The following is a comparative table showing the fluctuations in the total extent and value of the lands of members in the 61 banks working:—

	Dry lands	Wet lands	Bagayet	Coffee	Waste	Total extent	Total value of lands	Value of houses
	A. G.	A. G.	A. G.	A. G.	A. G.	A. G.		
1. Of members at formation of the banks as originally reported ...	28,337 15	8,377 1	1,836 20	5,566 31	2,208 27	46,356 14	44,91,149	
2. Of members at formation as affected by subsequent increase or decrease								
(a) As per return for 1898-99 ...	27,163 5	8,430 11	1,778 14	6,054 33	1,154 5	44,580 31	34,13,514	
(b) As per return for 1901-02 ...	23,111 6	8,594 8	1,648 34	5,440 27	1,617 11	40,412 6	29,55,334	
3. Of new members on roll—								
(a) As per return for 1898-99 ...	13,995 28	2,538 32	951 10	...	577 10	18,063 0	8,90,490	
(b) As per return for 1901-02 ...	13,554 39	3,089 14	967 30	112 7	40 0	1,766 10	10,05,811	
Total of 2 and 3—								
(a) As per return for 1898-99 ...	41,153 33	10,969 6	2,729 24	6,054 33	1,731 15	62,643 31	43,04,004	4,22,329
(b) As per return for 1901-02 ...	36,666 5	12,683 22	2,618 24	5,552 34	1,657 11	58,178 16	39,61,145	3,96,858

9. The reduction in area and value as between 1 and 2 (*a*) was, as explained in paras 18 and 20 of the report for 1899-00, due to removal of some members, elimination of claims of hissedars, casual instances of mortgage and sale, and revision of the value of coffee lands. The further decrease noticeable as between 2 (*a*) and 2 (*b*) was due chiefly to the result of a more recent valuation of the coffee lands and, to a smaller extent, to the removal of more of the original members in a few banks, to the revised valuation of the lands of the members of the Tyamagondlu Agricultural Bank and to a clerical error in entering value in respect of the Vadigenhalli Agricultural Bank in the return for 1898-99. Members admitted subsequent to formation of the banks and remaining on the roll at the close of the year are shown to have possessed lands valued at Rs. 10,05,811, but in the case of many banks the valuation given in respect of such members has not been tested by Government officers, and there is, further, the prospect of a number of these new members, who had not been able to secure the loans required by them, severing their connection with the banks. The question of strength, solvency and credit of these institutions had, however, received the attention of the several officers who inspected them, and excluding from consideration here the coffee planters' banks at Chikmagalur and Saklespur, the circumstances of which are peculiar, the enquiries made by the inspecting officers show that strength, solvency and credit have been almost the same as at formation in about 45 banks, that they can be said to have increased in about ten banks, that the remaining four banks have been losing in strength and solvency through mismanagement but still possess resources sufficient to maintain credit under proper management, and that taking matters as they were at the inspections, in 53 banks the value of lands held by members was more than double the amount of banks' liabilities, in four it was double and in two it was less than double but more than the amount of liabilities.

10. The total receipts and expenditure of the 61 banks working were as follows:—

	From formation up to end of 1899-00	During 1900-01	During 1901-02	Total	Comparison of the figures for 1900-01 and 1901-02
					Decrease
RECEIPTS.	Rs.	Rs.	Rs.	Rs.	Rs.
Amount drawn from Treasury	16,44,092	51,619	34,880	17,30,591	16,739
Deposits received from members and others ..	48,292	10,697	10,636	69,625	61
Principal repaid by members...	5,57,840	1,33,870	1,04,961	7,96,671	28,909
Interest and other miscellaneous income ...	1,97,835	64,281	42,636	3,04,752	21,645
Total ...	24,48,059	2,60,467	1,93,113	29,01,639	67,354
EXPENDITURE.					
Paid to Treasury (Repayment and current account) ...	2,85,679	79,595	61,958	4,27,232	17,637
Deposits repaid to members and others	34,538	9,078	8,883	52,499	195
Loans to members ...	19,49,717	1,14,526	83,931	21,48,174	30,595
Interest to Government and Depositors, Establishment and other charges ...	1,66,072	56,668	40,446	2,63,186	16,222
Total ..	24,36,006	2,59,867	1,95,218	28,91,091	64,649

11. In the Statement No. IV showing a general view of the cash transactions of the banks, from which the above table has been prepared, some figures relating to past and previous years, entered in the report for 1900-01 have been revised in the case of a few banks with reference to the returns and explanations since furnished by them.

12. Speaking collectively, there has been a steady decline in the business transacted in these banks under all heads, *viz.*, from nearly Rs. 3,87,000 in 1899-00 to Rs. 2,60,000 in 1900-01 and Rs. 1,95,000 in 1901-02. This has been the result, generally, of the failure of these institutions to enforce punctuality in the re-payment of debts, and to attract deposits, at least to the extent of the diminution in the funds caused by payment of instalments to Government. Analysing the work of the several banks, it is found that while some slight improvement was to be seen in about 14 banks, there was diminution in 29 banks including the two which started business with a capital of three and four lakhs of rupees.

13. *Transactions with the Treasury.*—The causes which led to the decrease in the amount drawn from the Treasury are the same as those explained in the report for 1900-01, *viz.*, (1) decrease in the available balance out of the loans sanctioned by Government, and (2) decrease in the amount paid to current account due to the falling-off in the re-payment of loans by members. The number of banks which drew nothing from the Treasury during the year was 41 against 32 in 1900-01, that of banks which paid nothing to the Treasury (save interest on loans obtained from Government) was 13 as in 1900-01, and that of banks which neither drew anything from, nor paid anything, save interest, to, the Treasury was 10 against 9 in 1900-01. The progress made in the re-payment of Government loans will be referred to towards the end of this report in connection with Statement No. VIII which has been newly prepared in persuance of the orders conveyed by Government in para 6 of Proceedings No. R. 1539-48, dated the 8th October 1902.

14. *Deposits.*—The number of banks which received deposits during the year was 20 against 27 in 1900-01. In 12 of these, deposits aggregating Rs. 4,674 were received from non-members during the year, the eight banks noted in the margin receiving sums exceeding Rs. 100. The number of banks which had balance of deposits at the end of the year after deducting sums re-paid was 36, against 37 at the end of 1900-01. There was an increase of Rs. 1,649 in the amount of the balance which, at the end of the year under report, was Rs. 17,126. Of this Rs. 2,270 or 13·3 per cent was balance remaining out of deposits from non-members in 20 banks, such balance being over Rs. 100 in the five banks at Tavarekere, Palhalli, French Rocks, Nallur and Chikmagalur. The banks which had balances of deposits exceeding Rs. 1,000 inclusive of deposits received from members were those at (1) Hongenhalli, (2) Chamrajnagar, (3) Palhalli, (4) Seringapatam, (5) Satnur and (6) Talya. In ten banks the balances were small, being less than Rs. 50. The reasons for the failure of these and other banks to attract deposits more largely are, as explained in para 27 of the report for 1899-00, (1) the prejudice existing concerning such institutions, (2) agricultural and commercial depression caused by bad seasons and the prevalence of the plague, (3) the low rate of interest allowed, *viz.*, 4 per cent per annum, and (4) the want of efforts on the part of Directors to make these institutions and their worth known to capitalists outside the rural districts. The Agent of the Tavarekere Agricultural Bank had notices printed for circulation and got the bank's current account transferred from the Magadi Taluk Treasury to the Bangalore Taluk Treasury to suit the convenience of would-be depositors residing at Bangalore; but owing to his ill-health and the pressure of his duties as school-master at Tavarekere, he did little in the way of zealous canvassing.

Tavarekere
Hongenhalli
Palhalli
French Rocks
Nanjangud
Nallur
Somalapura
Chikmagalur

15. *Loans recovered.*—The sub-joined table shows the extent of loans overdue, recovered and in arrear in the two main divisions under which the 61 banks working fall:—

	Amount overdue and remaining unrecovered at the beginning of the year	Amount falling due during the year	Total to be recovered	Amount of loans recovered		Arrears remaining unrecovered at the end of 1901-02
				In 1901-02	In 1900-01	
	Rs.	Rs.	Rs.	Rs	Rs.	Rs.
I. Coffee Planters' Banks which have obtained a Government loan of seven lakhs of Rupees. { 1. Sakleshpur.	2,09,989	46,506	2,56,495	500	162	2,55,995
{ 2. Chikmagalur.	2,11,875	86,624	2,98,499	1,805	7,495	2,95,694
II. Other Agriculturists' Banks 59, against which Government loans aggregating Rs. 6,9?,321 were outstanding at the beginning of the year	1,67,351	1,72,074	3,39,425	1,02,656	1,26,303	2,36,769

16. The peculiar circumstances which had led to the decline in the business of the Sakleshpur and Chikmagalur Agricultural Banks have been noticed in the previous reports. It was recognised that they called for special treatment, and in November 1902, the Government agreed, in view to prevent further deterioration of the coffee estates mortgaged to these two banks, to advance to them, under proper guarantees, such sums of money as might be necessary for the up-keep of the estates and could be got back from the crop year after year. The members have agreed to work their estates under such supervision and control as may be provided by Government, and to hand over all the produce of the estates to the respective banks to be sold by the latter and appropriated for the adjustment of the several claims of the banks against them.

17. No portion of the loans overdue was recovered during the year in the four banks at Mandya, Honnali, Issur and Salur, of which the last two showed a similar result in the previous year also. In 37 banks the amount of loans recovered was less than in the previous year, notably in the banks at Talagavara, Bidarkuppe, Attibele, Muduvatti, Tippenhalli, Kyatnahalli, French Rocks, Seringapatam, Nallur, Ardikoppa and Talya, while it was more in 19 banks, notably in those at Closepet, Palhalli and Sakrepatna.

18. The figures in the table include cases of renewal of loans. In several banks the Directors were among the defaulters and they do not appear to have made earnest efforts to recover the arrears. These, at the end of the year, were heavy, *i. e.*, exceeded 50 per cent of the amount to be recovered, in the undermentioned 16 banks, exclusive of the two coffee planters' banks:—

(1) Hirla 93 p. c.	(6) Mandya 76 p. c.	(11) Haromuchadi 58 p. c.
(2) Satnur 89 „	(7) Issur 73 „	(12) Bidarkuppe 57 „
(3) Salur 83 „	(8) Sabbanhalli 69 „	(13) Kyatsandra 54 „
(4) Nyamti 79 „	(9) Chamrajnagar 64 „	(14) Joga 54 „
(5) Gogga 76 „	(10) Manchakalkuppe 61 „	(15) Sargur 53 „
		(16) Talya 51 „

There was but one bank, the one at Gensinkuni, in which the members were punctual and left no arrears. In the following six banks the arrears were small:—

(1) Siralkuppa 2 p. c.	(4) Arehada 8 p. c.
(2) Nallur 3 „	(5) Chiknayakanhalli 8 „
(3) Hengenhalli 6 „	(6) Vitgondankoppa 10 „

19. The sums overdue, recovered, and in arrear, under each of the four kinds of loans granted by the banks are shown below :—

Classes of loans.	Amount overdue, to be recovered.			Amount recovered.				Arrears at the end of 1901-02.
	Up to end of 1900-01.	During 1901-02.	Total.	Up to end of 1900-91.	During 1901-02.	Renewals up to end of 1901-02.	Total.	
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Class I—On the security of immovable property.	9,11,753	2,44,773	11,56,526	4,17,196	62,496	.....	4,79,692	6,76,834
Class II—On joint pro-notes	2,46,776	35,513	2,82,239	1,27,7,8	16,497	55,382	1,99,857	82,632
Class III—On joint instalment bonds.	18,658	2,336	20,994	12,308	1,931	120	14,259	6,735
Class IV—On *mubadala* or hand loans	1,18,944	22,582	1,41,526	75,509	12,756	30,004	1,18,269	23,257
Total ...	12,96,131	3,05,204	16,01,335	6,32,791	93,580	85,506	8,11,977	7,89,458

20. Nearly 70 per cent of the arrears shown above were in the two Coffee Planters' banks :—

	Arrears.				
	1st class	2nd class	3rd class	4th class	Total
	Rs.	Rs.	Rs.	Rs.	Rs.
1 Saklespur Agricultural Bank ..	2,02,936	41,043	5,079	6,937	2,55,995
2 Chikmagalur do	2,84,619	8,500	...	3,575	2,96,694
Total ...	4,87,555	49,543	5,079	10,512	5,52,689

21. *Loans granted.*—The following table shows the different classes of loans granted during the three years which had elapsed since the period for which statistics were furnished in the previous reports, contrasted with the amount of loans granted during the said period : —

	Up to end of 1898—99			In the three years ending with 30th June 1902		
	No. of cases	Amount	Per-centage	No. of cases	Amount	Per-centage
		Rs.			Rs.	
Class I—On the security of immovable property.	1,892	14,55,767	87·6	306	2,10,287	47·2
Class II—On joint pro-notes ...	400	1,32,681	7·9	354	1,41,367	31·8
Class III—On joint instalment bonds ...	59	13,843	0·8	72	8,956	2·0
Class IV—On mubadala or hand loans.	1,430	59,170	3·7	1,429	84,436	19·0
Total ...	3,781	16,61,461	...	2,161	4,45,046	...

22. There has thus been a large increase in the percentage of loans of the second and fourth classes, due generally speaking, to men who had once had large loans on the security of immovable property not requiring such loans again, to the growing inadequacy of funds to grant large loans on such security to new members, and to some extent, to a larger appreciation of short-term loans and the greater

readiness with which renewals of these were granted. There was, however, this peculiarity in the working of the banks, that while all the banks granted loans of the 1st class from the starting, nine of them confined their dealings to such loans, 14 entered into dealings of all the four classes, and the others excluded one or the other of classes II to IV. But in the three years under consideration, there was a decrease of eight in the number of banks granting 1st class loans, while the number of banks, granting the other classes of loans was nearly the same as in the preceding period, and there was in several of them, a larger proportion of these kinds of loans than of the long-term loans of the 1st class.

23. The number of persons who received the benefit of loans from the 59 banks (other than the Coffee Planters' Banks) was nearly 2,200, and the loans granted to them ranged from Rs. 5 to Rs. 3,000 as shown below :—

Loans							No. of recipients
Not exceeding	Rs.	20		,,		,,	53
Exceeding	Rs.	20	but not exceeding	Rs.	50	...	229
,,	,,	50	,,	,,	100	..	245
,,	,,	100	,,	,,	250	...	575
,,	,,	250	,,	,,	500	...	482
,,	,,	500	,,	,,	1,000	..	447
,,	,,	1,000	,,	,,	2,000	...	155
,,	,,	2,000	,,	,,	3,000	...	31

24. The number of recipients of small loans not exceeding Rs. 100 formed only 24 per cent of the whole, and their largest number was in the Tavarekere Agricultural Bank. The loans in the Coffee Planters' Banks ranged from Rs. 100 to Rs. 60,000 and their recipients were 33.

25. The following table shows the amount of loans granted in the year under report compared with the amount granted in the previous year :—

	In 1900—01	In 1901—02	Increase	Decrease
	Rs.	Rs.	Rs.	Rs.
Class I	58,754	38,851	.....	19,703
Class II	35,522	23,964	... ..	11,558
Class III	1,698	3,089	1,391	.. ...
Class IV	19,394	18,026	.....	1,368
Total ...	1,15,168	83,930	.....	31,238

26. The decrease was due to the larger number of banks that failed to grant any loans during the year *viz.*, 20 against 9, and of banks in which the loans granted were smaller, *viz.*, 29 against 12 in which there was increase. Of the latter, the Palhalli Agricultural Bank has shown a large increase by arranging to receive timely repayments followed by fresh grants.

27. *Object of Loans.*—The object in view has been, firstly the relief of agricultural indebtedness, secondly the furtherance of agricultural operations including extension of holding and purchase of manure, seed, cattle and implements. The information now furnished up to the end of 1901-02 include cases of renewal which have been viewed as loans obtained to discharge debts due to the banks. The sub-

joined table shows the extent to which loans were utilised for the different purposes allowed by the Articles of Association:—

Purposes	In the two banks at Saklespur & Chikmagalur	In 59 other banks	Total	Percentage
	Rs.	Rs.	Rs.	Rs.
To discharge previous mortgage debts ..	1,54,413	3,34,225	4,88,638	22·8
Do simple debts (including renewals of loans borrowed from banks).	3,18,347	4,88,254	8,06,601	37·5
Total ...	4,72,760	8,22,479	12,95,239	60·3
To extend holding	.....	36,378	36,378	1·7
To improve land	.....	55,415	55,415	2·6
To sink wells	.....	16,749	16,749	0·7
To pay kandayam	8,000	45,802	53,802	2·5
To buy manure, seed, cattle etc. ..	3,94,435	2,96,150	6,90,585	32·2
	4,02,435	4,50,494	8,52,929	39·7
Total ...	8,75,195	12,72,973	21,48,168	

28. The appropriation made for discharging debts had been verified by the production of discharged documents, receipts and other vouchers, save in respect of a sum of Rs. 1,05,545 in the two Planters' Banks and of Rs. 53,653 in 33 out of the 59 other banks. The scrutiny as to the use made of loans obtained for agricultural purposes devolved on the Boards of Directors, and it was, as far as could be judged from local enquiries in the absence of a record of the Directors' proceedings, satisfactory. The banks have been advised to keep a register in which the Directors can note the results of their enquiries from time to time.

29. *Income of Banks.*—The main item of income is the interest charged on loans granted to members, at rates varying from 5½ to about 9½ per cent, the large loans granted on the security of immovable property bearing interest, for the most part, at 5½ per cent. The subjoined table shows the amount of interest for recovery and the amount recovered, during the year, in the banks of each district, such of the banks as had previous years' arrears for recovery being distinguished from those which had not such arrears:—

District.	For recovery during 1901-02.						Recovered during 1901-02.						Arrears at end of 1901-02.					Recovered after close of the year, up to end of December 1902.
	In banks with previous years' arrears.			In banks without arrears.		Total.	In banks with previous years' arrears.			In banks without arrears.		Total.	Of previous years.		Of 1901-02.		Total.	
	No. of banks.	Arrears at end of 1900-01.	Due for 1901-02.	No. of banks.	Due for 1901-02.		No. of banks.	Out of previous years' arrears.	Out of amount due for 1901-02.	No. of banks.	Out of amount due for 1901-02.		No. of banks.	Amount.	No. of banks.	Amount.		
		Rs.	Rs.		Rs.	Rs.		Rs.	Rs.		Rs.	Rs.		Rs.		Rs.	Rs.	Rs.
Bangalore ...	10	5,055	9,440	1	765	15,260	10	4,086	4,215	1	489	8,790	3	969	11	5,501	6,470	3,342
Kolar ...	3	2,175	1,944	1	1,010	5,129	3	1,034	53	1	877	1,964	2	1,141	4	2,024	3,165	492
Tumkur ...	10	1,506	4,554	1	215	6,275	10	1,506	2,993	1	215	4,714	...	...	10	1,561	1,561	1,063
Mysore ...	10	6,159	10,996	...	...	17,155	10	4,497	3,945	...	...	8,442	5	1,662	10	7,051	8,713	2,035
Hassan ...	1	14,266	22,417	...	...	36,688	1	18	...	...	...	18	1	14,248	1	22,417	36,665	...
Shimoga ...	10	1,889	3,836	8	2,268	7,993	9	1,761	962	8	2,069	4,328	4	528	11	3,137	3,665	1,567
Kadur ...	2	7,347	22,004	1	869	30,220	2	6,943	3,399	1	34	10,685	1	404	3	19,131	19,535	1,519
Chitaldrug ...	2	184	1,130	1	170	1,484	2	184	367	1	14	565	...	...	3	789	789	193
Total ...	48	38,581	76,321	13	5,297	1,20,199	47	19,629	15,934	13	4,075	39,636	15	18,952	53	61,611	80,563	10,211

30. The points to be noticed in connection with the above are:—

(1) About 50 per cent of the previous year's arrears having remained unrecovered at the close of the year.

The bank at Issur recovered nothing during the year on account of previous year's arrears, that at Saklespur recovered only Rs. 15 out of the large amount of Rs. 14,266 due, while the sister institution at Chikmagalur was able to recover the whole of such arrears amounting to Rs. 6,538, and five other banks, those at Ardeshalli, Sabbanhalli, Mandya, Satnur and Ardikoppa left large portions of the arrears unrecovered.

(2) About 75 per cent of the interest due for the year under report having remained unrecovered at the close of it.

The banks which found themselves unable to recover the previous year's arrears fully, could recover little or nothing on account of the current interest. In the undermentioned 16 banks, the whole of the interest for 1901-02 remained unrecovered:—

(1) Bilhankote	(6) Sargur	(11) Saklespur.
(2) Closepet	(7) Kaggala	(12) Honnali.
(3) Ardeshalli	(8) Nanjangud	(13) Nyamti.
(4) Tippenhalli	(9) Mandya	(14) Issur.
(5) Sabbanhalli	(10) Satnur	(15) Gogga.
		(16) Ardikoppa.

(3) The arrears of interest at the end of the year being more than double the amount of arrears at the close of the previous year.

The banks which have mainly contributed to this large increase are:—

		Rs.
(1) Saklespur with an arrear of	... ..	36,665
(2) Chikmagalur do	... ...	17,400
(3) Nanjangud do	... ..	2,360
(4) Sabbanhalli do	... ..	2,000
(5) Satnur do	... ...	1,800
(6) Ardikoppa do	... ...	1,610
(7) Closepet do	... ...	1,270
(8) Tyamagondlu do	... ...	1,200
(9) Mandya do	... ...	1,120
(10) French Rocks do	.. ...	1,030
(11) Biderkuppe do	... ...	1,029

In two of the above, Mandya and Satnur, there have been arrears of over four half years standing, in four, namely Saklespur, Nanjangud, Sabbanhalli and Closepet of over three half years, in two, of Chikmagalur and Ardikoppa, of over two half years.

(4) The reduction from 13 to 7, in the number of banks in which the collection of interest was punctual and satisfactory.

These seven are small out-of-the-way institutions, namely, those at Ariyur, Vitgondankoppa, Haromuchadi, Salur, Siralkoppa, Kolgansi and Arehada. Of the remaining six, three *viz.*, Hongenhalli, Tadagani and Genasinkuni had recovered the arrears fully before the following December, and the other three, *viz*, Tavarekere, Sakrepatna and Malebennur had small arrears left at the end of December.

(5) The amount of arrears remaining unrecovered even at the end of six months counting from the close of the year, being about 87·3 per cent.

Such tardiness in the recovery of interest is regrettable. The four banks at Honnali, Saklespur, Issur and Malebennur recovered no portion of the arrears even during this long period of six months after the close of the year. In 17 other banks the results were very poor. These are—

(1) Ardesahalli	(7) Sargur	(15) Gogga.
(2) Muduvatti	(8) Kaggala	(14) Hitta,
(3) Tippenhalli	(9) Nanjangud	(15) Chikmagalur.
(4) Sabbanhalli	(10) Mandya	(16) Ardikoppa
(5) Manchakalkuppe	(11) Satnur	(17) Talya.
(6) Seringapatam	(12) Santebennur	

The recovery of arrears in the two Planters' Banks will in future depend upon the extent and value of the annual yield of the plantations; for, under the scheme sanctioned tentatively in Government Proceedings No R. 2407-10—R. F. 100-96, dated 28th November 1902, this item of liability comes next after arrears of assessment and advances for working expenses with interest thereon, as regards appropriation of the sums to be realised by the banks by the sale of the produce of each member's estate.

It may be noted that the following 18 banks which had comparatively small arrears of not exceeding one half year, recovered them in full during the half year following the close of the year, namely :—

(1) Talgavara ...	(7) Gulur ...	(13) Chamrajnagar.
(2) Hulkunte ...	(8) Kadagattur ...	(14) Palhalli.
(3) Sulkunte ...	(9) Rampura ...	(15) Nallur.
(4) Attibele ...	(10) Chiknayakanhalli ...	(16) Tadagani.
(5) Vadigenhalli ..	(11) Haldodderi ...	(17) Gen sinkuni.
(6) Hongenhalli ...	(12) Mariakere ...	(18) Mallapura.

31. The total amount of interest recovered during the year was as noted in the above table Rs. 39,636 against Rs. 59,866 in 1900-01. Adding to this, miscellaneous receipts such as entrance fee, penalty etc., the total income was Rs. 42,636 against Rs. 64,281.

32. *Expenditure.*—The total expenditure in the banks during the year amounted to Rs. 40,660 against Rs. 57,766 in the previous year as specified below :—

	In 1900-01.	In 1901-02.
	Rs.	Rs
Interest paid to Government and to depositors ...	49,507	31,602
Establishment charges, contingencies and advances for Court costs. ...	8,259	9,058
Total ...	57,766	40,660

33. The decrease under the first head was due to the failure in a larger number of banks to pay up the interest due before the close of the year, the arrears remaining unpaid at the close of the year amounting to Rs. 44,169 against Rs. 18,313 at the close of 1900-01. As noted above, there was great dilatoriness in the payment of interest by members in several banks, and this led to the Directors in the following 16 banks utilising portions of principal recovered to meet a part of the ordinary expenditure of those banks :—

(1) Ardeshalli ...	(6) French Rocks ..	(11) Santebennur.
(2) Tippenhalli ...	(7) Sargur ...	(12) Churchugundi
(3) Sabbanhalli ..	(8) Kaggala ...	(13) Gogga
(4) Manchakalkuppe ...	(9) Mandya ...	(14) Hitla
(5) Kyatsandra ...	(10) Satnur ...	(15) Sakrepatna
		(16) Ardikoppa

The increase under the second head was due to larger advances made for Cou costs in the five banks which had instituted suits up to the close of 1900-01, and i nine additional banks having resorted in the year under report to legal measur for realization of the amounts due from a few of the defaulters.

34. *Surplus.*—There was surplus in all the banks, excepting the Satnur Agricu tural Bank, aggregating Rs. 78,822 at the end of 1901-02 against Rs. 61,474 at th end of the previous year. Out of this, Rs. 46,237 had been realised, and Rs. 32,58 remained to be realised on the recovery of arrears of interest. Of the amount realise Rs. 31,481 had been carried to the Reserve Fund, Rs. 303 had been invested c the mortgage of office premises in three banks, Rs. 9,607 used for loans to member and Rs. 4,886 remained in cash in the hands of Directors. In the Satnur Ban there was a deficit of Rs. 124 met from the principal, to be made good on the recove

of sums advanced to meet Court costs. This bank which had stopped business from June 1899 began to work under a new Board of Directors in March 1901; but there was as yet no perceptible improvement in its affairs, which therefore require closer supervision by local officers in view of the order passed by Government on the 18th September 1901.

35. *Payment of Interest on Advances made by Government.*—The following table furnishes particulars as to the amount of interest due to Government and the amount received up to end of 1901-02, from the Agricultural Banks in each district:—

District	No. of banks	Total amount due up to end of 1900-01	Amount due for 1901-02	Total due to Government	Amount paid to Treasury up to end of 1900-01	Amount paid during 1901-02			Arrears at end of 1901-02					Paid after the close of the year up to end of December 1902
						On account of previous years' arrears	On account of the report year	Total	No. of banks	Of previous years	No. of banks	Of the report year	Total	
Bangalore ...	11	28,358	6,968	35,326	28,208	...	6,438	34,646	1	150	2	530	680	6·0
Kolar ...	4	7,251	1,863	9,114	6,736	515	1,286	8,537	...	...	3	577	577	62
Tumkur ...	11	15,144	3,613	18,757	14,733	129	3,210	18,072	2	282	8	403	685	672
Mysore ...	10	30,334	7,042	37,376	27,647	1,268	6,054	34,969	2	1,419	2	988	2,407	...
Hassan ...	1	60,530	15,198	75,728	52,984	...	...	52,984	1	7,546	1	15,198	22,744	...
Shimoga ...	18	17,409	3,961	21,370	15,653	915	2,421	18,989	7	811	12	1,540	2,381	2,094
Kadur ...	3	48,858	12,710	61,568	38,713	4,370	4,128	47,211	1	5,775	2	8,582	14,357	345
Chitaldrug ...	3	2,630	758	3,388	2,407	228	338	2,968	...	...	3	420	420	94
Total ...	61	2,10,514	52,113	2,62,627	1,87,031	7,420	23,875	2,18,376	14	16,013	33	28,238	44,251	3,947

36. The number of banks observing punctuality in the payment of interest to Government fell from 38 in 1900-01 to 28 in 1901-02. Of the 33 banks which had arrears to pay at the end of 1901-02, 16 paid them in full by the end of the following half year. Of the remaining 17 banks which had arrears to pay even at the end of December 1902, 7 were in arrear in respect of only small sums varying from Rs. 1 to 14; in four the arrears, though larger, were a portion of one half-year's interest; in 3, *viz.*, the banks at Mandya, Honnali and Talya, they exceeded one half-year's interest; in 2 *viz.*, the banks at Saklespur and Chikmagalur they exceeded two half-years' interest; and in one the Satnur Bank, they exceeded the amount due for six half-years'. The order of Government dated the 1st February 1902 requiring Taluk Officers to demand payment in due time had apparently not received sufficient attention in several taluks.

37. *Repayment of Advances made by Government.*—It was not yet possible to fix any definite time for the repayment of the large loans made to the two Planters' banks. As regards the other banks, the terms allowed to 16 of them were, upon representations received from them, modified during the year. Thus modified, the period allowed for repayment in the 59 banks was as follows:—

In the case of 1 Bank 5 years
" 1 " 7 "
" 3 " 8 "
" 35 " 10 "
" 6 " 12 "
" 2 " 13 "
" 2 " 14 "
" 9 " 15 "

And the annual instalments were payable from the years noted below :—

In the case of 12 banks from the year 1898-99
" 16 " " 1899-00
" 22 " " 1900-01
" 9 " " 1902-03

38. The above modifications led to a reduction of the estimate of the amount of instalments due to Government up to end of 1900-01 from Rs. 1,05,800 to Rs. 90,709, and of the amount reported as recovered up to the same period from Rs. 61,454 to Rs. 58,683. Thus, under the revised programme, the arrears of principal left unpaid by 34 banks at the end of 1900-01 amounted to Rs. 32,026, which, added to Rs. 57,804 being the estimated amount of instalments of principal payable by 50 banks on account of the year under report, made a total of Rs. 89,830 for recovery during the year. The following table shows the sums payable and the sums paid by the banks in each district from which instalments became due up to the end of the year :—

District	No. of bank	Amount of instalments due			Amount of instalments paid			Amount remaining unpaid at the end of 1901-02					Paid in the subsequent half-year	
		Up to end of 1900-01	During 1901-02	Total	Up to end of 1900-01	During 1901-02	Total	Out of previous years' arrears		Out of amount due for 1901-02		Total amount		
								No. of banks	Amount	No. of banks	Amount		No. of banks	Amount
Bangalore ...	11	24,991	19,750	44,651	12,695	9,613	22,309	7	4,333	11	15,009	22,342	8	3,823
Kolar ...	3	8,100	4,800	12,900	4,430	2,140	6,570	1	3,090	2	3,240	6,330	1	1,957
Tumkur ...	11	10,009	9,295	19,295	8,622	7,750	16,372	...	...	7	2,923	2,923	7	2,753
Mysore ...	5	15,833	8,167	24,000	13,018	4,551	17,569	1	950	5	5,481	6,431	4	3,700
Shimoga ...	15	17,970	9,517	27,467	9,941	7,429	17,369	6	4,485	12	5,602	10,087	11	4,860
Kadur ...	2	8,125	3,875	12,000	6,410	2,037	8,447	..	...	2	3,553	3,553	2	1,649
Chitaldrug ...	3	5,800	2,400	8,200	3,556	1,670	5,236	2	1,264	2	1,700	2,964	1	384
Total ...	50	90,709	57,894	1,18,513	58,683	35,200	93,883	17	14,122	41	40,508	54,630	34	19,125

39. The following 9 banks paid up the instalments due, in full by the end of the year under report, *viz.*, those at Hongenahalli, Manchakalkuppe, Haldodderi, Turuvekere, Nonavinkere, Santebennur, Siralkoppa, Genasinkuni and Mallapura ; and the following 15 banks paid up their arrears of instalments, in full by the end of the next half year :—

(1) Vadigenhalli	(2) Kyatsandra	(3) Gulur
(4) Ariyur	(5) Rampura	(6) Chikrayakanhalli
(7) Mavinkere	(8) French Rocks	(9) Nanjangud
(10) Vitgondankoppa	(11) Nallur	(12) Somlapura
(13) Tadagani	(14) Arehada	(15) Sakrepatna

40. The banks which had arrears to pay even after the lapse of a half-year were :—

(i) With arrears exceeding 75 per cent of the amount due—those at (1) Tavarekere and (2) Salur ;

(ii) With arrears exceeding 50 per cent and not exceeding 75 per cent of the amount due—those at (1) Sabbanhalli, (2) Ardikoppa, (3) Biderkuppe, (4) Issur, (5) Kaggala, and (6) Ardesalhalli;

(iii) With arrears exceeding 25 per cent and not exceeding 50 per cent of the amount due—those at (1) Malebennur, (2) Tippenahalli, (3) Talagavara, (4) Billankote, (5) Attibele, (6) Talya, (7) Sulkunte, (8) Closepet, (9) Nyamti, (10) Haromuchadi;

(iv) With arrears not exceeding 25 per cent of the amount due—those at (1) Kyatnahalli, (2) Joga, (3) Churchugundi, (5) Hulkunte, (6) Sargur, (7) Tyamagondlu and (8) Kolgunsi.

41. *Inspection.*—The following table shows the inspections of the year made in course, and shortly after the close, of the year, so far as intimation of the same received in the Office of the Inspector:—

rict	Inspecting Officer	Banks inspected
alore.	Mr. D. M. Narasinga Rao, B.A. B.L., Assistant Commissioner.	(1) Tyamagondlu, (2) Closepet, (3) Sulkunte (4) Billankote,
	Mr. B. J. Kumarswami Naik, B.A., Assistant Commissioner.	(5) Ardesahalli, (6) Talagavara, (7) Hulkunte,
	Mr. N. Gopaliengar, Assistant Commissioner.	(8) Biderkuppe, (9) Attibele,
	Mr. Ahmadali Saheb, Assistant Commissioner.	(10) Tavarekere,
	Mr. B. Ramaswamiengar, late Inspector of Agricultural Banks.	(11) Vadigenahalli.
Kolar	Mr. K. R. Srinivasa Iyengar, M A., Assistant Commissioner.	(1) Hongenahalli,
	Mr. Amir Hassan Saheb, Sub-Division Officer, Chikballapur.	(2) Sabbanhalli,
	Mr. A. Krishnaswamiengar, Amildar, Kolar.	(3) Muduvatti,
	Mr. B. Ramaswamaiengar, late Inspector of Agricultural Banks.	(4) Tippenhalli.
Tumkur	Mr. B. G. Krishna Iyengar, Deputy Commissioner.	(1) Manchakalkuppe, (2) Haldodderi, (3) Rampura,
	Mr. C. Seshadri Iyengar, Assistant Commissioner.	(4) Turuvekere, (5) Kadagathur, (6) Mavinkere,
	Mr. T. Paramasiva Iyer, Assistant Commissioner.	(7) Nonavinkere, (8) Ariyur,
	Mr. B. Ramaswamiengar, late Inspector of Agricultural Banks.	(9) Gulur, (10) Kyatsandra.
Mysore	Mr. Kantaraja Urs, Special Sub-Division Officer.	(1) Kaggala, (2) Nanjangud,
	Mr. N. Venkata Rao, Sub-Division Officer.	(3) French, Rocks, (4) Seringapatam, (5) Mandya, (6) Satnur,
	Mr. C. B. Seshagiri Rao, Assistant Commissioner.	(7) Sargur,
	Mr. C. Venkata Rao, Assistant Commissioner.	(8) Chamrajnagar,
	Mr. K. Srikantaiya, Amildar, Seringapatam.	(9) Kyatanhalli,
	Mr. B. Ramaswamiengar, late Inspector of Agricultural Banks.	(10) Palhalli.
Hassan	Mr. D. Devaraj Urs, Deputy Commissioner.	(1) Saklespur,
Shimoga	Mr. K. P. Puttanna Chetty, Deputy Commissioner.	(1) Kolgunsi,
	Mr. A. Ananda Rao, Assistant Commissioner.	(2) Somlapura, (3) Nallur, (4) Honnali, (5) Santebennur, (6) Joga, (7) Nyamti, (8) Vitagondankoppa,
	Mr. Balasundaram Iyer, B.A., Assistant Commissioner.	(9) Issur, (10) Churchugundi, (11) Salur, (12) Hitla, (13) Arehada, (14) Genasinkuni, (15) Siralkoppa,
	Mr. K. Subba Rao, Amildar, Shikarpur.	(16) Haromuchadi, (17) Tadagani, (18) Gogga.
Kadur	Mr. H. H. Sparkes, Deputy Commissioner.	(1) Sakrepatna,
	Mr. P. G. D'Souza, Assistant Commissioner.	(2) Ardikoppa.
Chitaldrug	Mr. M. Narain Rao, Deputy Commissioner.	(1) Mallapura, (2) Talya,
	,, H. Narasinga Bhan, Deputy Amildar, Harihar.	(3) Malebennur.

42. The condition of the undermentioned 21 banks was considered to be on the whole satisfactory :—

(1) Tavarekere	(8) Seringapatam	(15) Vitagondankoppa.
(2) Vadigenhalli	(9) French Rocks	(16) Siralkoppa.
(3) Hongenhalli	(10) Kyatanhalli	(17) Kolgunsi.
(4) Chiknayakanhalli	(11) Chamrajnagar	(18) Archada.
(5) Ariyur	(12) Nallur	(19) Gensinkuni.
(6) Haldodderi	(13) Santebennur	(20) Sakrepatna.
(7) Palhalli	(14) Tadagani	(21) Mallapura.

As regards other banks, the condition of 28 of them called for no general remarks, for or against, while that of the undermentioned 12 banks was considered to be unsatisfactory :—

(1) Ardesahalli	(5) Satnur	(9) Salur.
(2) Sabbanhalli	(6) Saklespur	(10) Nyamti.
(3) Kyatasandra	(7) Issur	(11) Gogga.
(4) Kaggala	(8) Honnali	(12) Hitla.

One of the above, the Sabbanhalli Agricultural Bank, had stopped business since

43. *Conclusion.*—As noticed in the Address to the Dasara Representative Assembly, October 1902, the chief defects in the working of these banks were—(1) inability or unwillingness of the Directors to enforce punctual payments, and (2) want of efforts to extend their usefulness by securing larger co-operative credit. The need felt for a simpler and less costly means of recovering the debts due to banks, than is available under existing rules, has been brought to the notice of Government at the instance of the General Assembly of the Tavarekere Agricultural Bank.

44. The Office of Inspector of Agricultural Banks was abolished with effect from the 1st July 1903 for the reasons given in Government Order No. Fl. 2244-6, dated 19th June 1903.

July 15, 1903.

B. RAMASWAMI AIYANGAR,
Senior Assistant Commissioner,
(formerly *Inspector of Agricultural Banks*).

Section Bank Reports
File No 12 04 — 98
Serial No 24
Read:-

Subd to secy, Rev Dept for circulation to Councillors as per orders of the Dewan.
Rev Dept
Secy
Dy. Secy
Asst. Secy

Report on the working of the Agricultural Banks in the State for the year 1901 - '02 received from Mr. P. Ramaswami Aiyangar, Senior Assistant Commissioner, formerly Inspector of Agricultural Banks.

-o-o-o-o-o-o-o-

ORDER:- No. R 1904-12 R.722-1898-9
dy 9.1.04.

It is observed that this Report could not be submitted to Government till the end of August last by the Inspector of Agricultural Banks mainly owing to the failure of the District Officers to furnish the required statistics before the beginning of October 1902, when they were due as per Government order No. 3663 - 71, dated 20th February 1902. The statistics of the Agricultural Bank at Kaggala in the Mysore District were delayed till the 18th June last. The Government have often animadverted on such delays and regret that they have to do the same on this occasion also. It is hoped that such occasions for animadversion will be very few in the future.

2. The working of the Banks during the year under review showed little improvement as compared with that of the previous year. Their number continued to be the same, viz., 61, and it is found that one of them, that at Sabbanahalli has since ceased transacting business. The amount of loans granted in the year under report compared with the amount granted in the previous year shows a decrease of more than ₹31,000. This decrease was due to the largey number of banks that failed to grant any loans at all during the year, viz., 20 against 9. The Vadigenahalli Agricultural Bank, which had 26 villages entered in its Memorandum of Association, added 36 new villagesto the number. But in the absence of any augmentation of its funds, it could not naturally extend its business. The ordinary transactions of several of the Banks became diminished on account of a reduction of their working capital by repayment of portions of the Government advances.

3. There has been a steady decline in the business transacted in all these banks from nearly ₹3,87,000/- in 1899-1900 to ₹1,95,000/- in 1901 - '02. The receipts in the year under report amounted to Rs. 1,93,113, leaving a deficit of ₹2,105, which had to be met from the opening balance, which was thereby reduced from ₹12,653 to ₹10,548. The amount of loans due to the Banks and recovered during the year was only ₹1,04,961 against a total

₹,94,41.4

demand of ~~[illegible]~~ ₹8,94,419/- including all the over-due instalments from the commencement. The total amount of interest recoverable from the borrowers was ₹1,20,199, out of which only a sum of ₹39,636/- was collected. There was but one bank, that at Genisan Kuni in the Shimoga District in which the members were punctual in paying up their dues, and no arrears were left.

4. The number of members on the roll in the 61 Banks at the beginning of the year was 2818, and there were 80 admissions and 68 removals, the net accession of strength being thus only 12. Of the new admissions, three-fourths of the number were in the three banks of Satnur, Sakrepatna and Taverekere, but this increase seems hardly to have contributed to any increased energy and usefulness in them. The Satnur Bank, however, did well in removing the old agent and a number of his partisans who had mismanaged its affairs. Similarly, the Palhalli Bank was wise in accepting the resignation of those members, who by character and conduct were no source of strength to it.

5. The number of ~~receiptments~~ recipients of small loans not exceeding ₹100/- formed only 24 per cent of the whole, and their largest number was in the Taverekere Agricultural Bank. In this connection, it is desirable to say that the members of the banks and the local

officers should not miss opportunities to reduce, as far as possible, the individual debts to smaller amounts, so as to benefit a larger circle of borrowers, and thus secure the credit and interest of a larger number of people. Such interest may also be secured by persuading people to make deposits of even small sums.

6. The number of Banks which received deposits during the year was 20 against 27 in 1900 - '01. In 12 of these, deposits aggregating ₹4,674/- were received from non-members during the year, such deposits being over ₹100/- each in the Tavarekere and four other Banks. The Government are u able to accept in their entirity the reasons mentioned by the Inspector of Banks in para 14 of his Report as accounting for the failure of these banks to attract deposits. The prejudice referred to as existing concerning these institutions can only mean that they have not been able to command the required degree of confidence from the public, and this weakness can only be attributed to the lethargy and in some cases the questionable ways of the Directors for their own purposes. As an instance of lethargy, it may be noticed that the illness of the agent of the Taverekere Bank largely stood in the way of its development by none of the other members of the Bank doing his work in the way of zealous canvassing to obtain deposits of money. By the way, an illustration also of a sad want of co-operation.

7. Considering the appropriation of the loans, it is found that about 60 per cent of the amount borrowed by the members has gone towards the liquidation of prior debts, while about 40 per cent has been utilized for extending the holding, improving the land and buying manure, seed &c. Not more than 3 per cent, however, appears to have been spent for permanent improvements, and in the absence of a large return from the lands of the borrowers, it can only be said that they have benefited to the extent of the difference in interest between what they were paying to their creditors formerly, and what they are now paying to the Banks concerned. While this may be said to have benefited the borrowers individually, there is no evidence that this saving has been utilized for the gradual reduction of the debts due to the Banks at least to the extent of the saving. The Government commend the suggestion of the Inspector to keep a register in each bank in which the Directors may note the results of their enquiries from time to time as to the use made of the loans obtained from the Banks, and hope that the District Officers will impress upon the Banks the very great desirability of maintaining such registers.

8. The Government are glad to note that the question of the state of

and solvency of these banks received attention at the hands of the inspecting officers. Excluding the two Coffee Banks at Chikmagalur and ~~Sakrepatna~~ Sakleshpur, it is found that in 53 banks the value of the lands held by the members was more than double the amount of the liabilities of the Banks, in four it was double and in two, though less than double, more than the amount of the liabilities. At the same time, it is noticed, that sometimes extravagant estimates given by the members are accepted by the Banks without sufficient scrutiny, which must tend to diminish their credit. In this connection, it will not be undesirable if a credit Register is maintained by each of the Banks in which may be entered the names of all the members who have or are likely to borrow, or stand surety, together with the amount for which they are good, based on reliable data, obtained after investigation. This register may be revised from time to time by the Directors on a methodical plan. The District Officers are requested to consider the feasibility of introducing such registers and submit their recommendations to Government.

Secretary.

6-4-12-'03

5/1/04

The Dy Comr of Districts.
" Comptr. & The G. of H.H. the Maharaja of Mysore 7.C. 5/1

READ—

Report on the working of the Agricultural Banks in the State for the year 1901-02, received from Mr. B. Ramaswamiengar, Senior Assistant Commissioner, formerly Inspector of Agricultural Banks.

No. R. 1904-12—R. F. 22-1893-9, DATED BANGALORE, 9TH JANUARY 1904.

REVIEW THEREON—It is observed that this Report could not be submitted to Government till the end of August last by the Inspector of Agricultural Banks mainly owing to the failure of the District Officers to furnish the required statistics before the beginning of October 1902, when they were due as per Government Order No. 3663-71, dated 20th February 1902. The statistics of the Agricultural Bank at Kaggala in the Mysore District were delayed till the 18th June last. The Government have often animadverted on such delays and regret that they have to do the same on this occasion also. It is hoped that such occasions for animadversion will be very few in the future.

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5. The number of recipients of small loans not exceeding Rs. 100 formed only 24 per cent of the whole, and their largest number was in the Tavarekere Agricultural Bank. In this connection, it is desirable that the members of the Banks and the local officers should not miss opportunities to reduce, as far as possible, the individual debts to smaller amounts, so as to benefit a larger circle of borrowers, and thus secure the credit and interest of a larger number of people. Such interest may also be secured by persuading people to make deposits of even small sums.

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H. V. NANJUNDAYYA,
Secy. to Govt., Gen. & Rev. Depts.

To—The Deputy Commissioners of Districts.
The Comptroller to the Government of His Highness the Maharaja of Mysore.

Exd.—c.v.

1903-04

GOVERNMENT OF HIS HIGHNESS
HE MAHARAJA OF MYSORE

REVENUE

PROCEEDINGS

Dated 9th January 1904

No. R.1904-12
R. F. 22—1898-9

Reviewing the Report on the working of the Agricultural Banks for the year 1901-02.

SBP—22-1-04—200.

Office Draft. (Letter.)

Mysore Dewan's Office,
Branch.

To

The First Assistant to the Resident in Mysore

Section Bdl
File No 12 of 1902
Serial No 22

Date of ~~passing~~ the draft 28/1/04
Date of despatch 28/1/04

D L

Regd. No. R 2072
File No. & date (if any) R. 22 of 1898-99

No. of Encls. 8

Sir,

I am directed to forward herewith 8 copies of the Report on the working of the Agri. Banks in the Mysore State for the year 1901-02 together with the Review ~~of Govt. thereon~~ by the Dewan.

I have &c.

27/1/04
for Secretary.

Recd 28/1

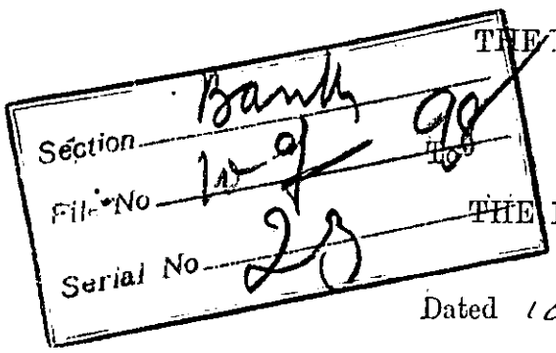
Sub'd.
27/1/04

R 2381

1902-3 12-2-04.

From

THE FIRST ASSISTANT TO THE
HON'BLE THE RESIDENT
IN MYSORE.



THE DEWAN OF MYSORE.

Dated 10.2.04 Pol 1231

Despatched

Received

General No. 659

No.

Enclosure No.

Requesting to be furnished with 2 more copies of the report on the working of the Agricultural Banks in the Mysore State for 1901-02.

References to be marked.

Rev.

MGCPB—1,000—5-6-03

13/2

No. 669

From

R. C. H. MOSS. KING, Esq., I. C. S.,
FIRST ASSISTANT TO THE RESIDENT IN MYSORE.

To

The Dewan of Mysore.

Dated Bangalore, 18th Feby 1904

Sir,

I am directed to acknowledge the receipt of 8 copies of the report on the working of the Agricultural Banks in the Mysore State for 1901-1902, forwarded with Mr. Ranjundayya's letter No. R. 2072 - R. F. 22 of 98-99 dated the 28th January 1904.

2. In inviting a reference to the Statement which accompanied my letter No. 2412 dated the 25th May 1903, I am to request that two more copies of the report in question may be furnished

rnished to this Office.

I have the honour to be,

Sir,

Your most obedient Servant,

First Assistant Resident.

Office Draft. (Letter.)

Mysore Dewan's Office,
Branch.

To

The First Assistant to the
Hon'ble the Resident in Mysore

Date of passing the draft
Date of despatch 17. 2. 1904

D

Regd. No. A. 2430
File No. & date (if any) 22 of 1898-99

No. of Encls. 2

Section Banks
File No 1 of 98
Serial No 24

Sir,

With reference to your letter No 659 dated 10 instant, I am directed to forward herewith 2 copies of the Report on the working of the Agricultural Banks in the Mysore State for the year 1901-02, ~~in continuation of the Office letter No. R 2072 of 1898-99 dated the 28 ultimo and in reply to your letter No. 659 dated 10 instant~~.

I have the honor to be,
Sir,
Your most obedient servant,

for Secretary.

1 Copies sent, through oversight, not sent with my first cover letter.

16/2.